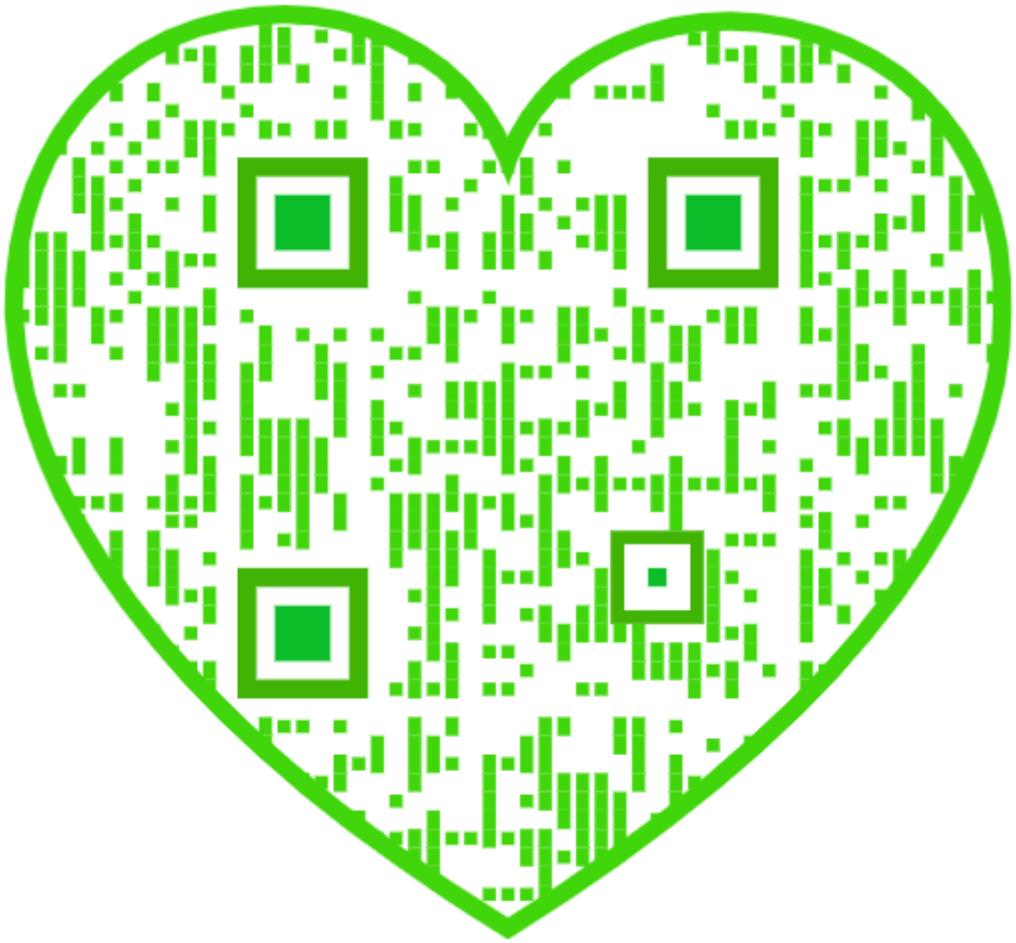
Z 56
.G625
Copy 1

MODERN SHORTHAND

G. A. GOLDER



Class Z56
Book .G68.5
Copyright No.

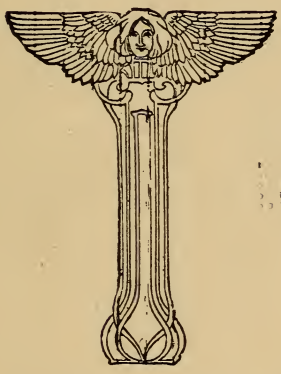
COPYRIGHT DEPOSIT.

MODERN SHORTHAND

A Complete Guide to the Acquisition of

SHORTHAND

with or without a teacher



Geo. A. Golder and Arthur R. Allen.

PUBLISHED BY
G. A. GOLDER, PRESIDENT
State Business College, Minneapolis
Litchfield Business College, Litchfield, Minn.
Red Wing Business College, Red Wing, Minn.

Z 56
.G62S

LIBRARY of CONGRESS
Two Copies Received
OCT 28 1905
Copyright Entry
Nov. 6, 1905
CLASS a XXc. No.
13052 9
COPY B.

COPYRIGHTED 1905

BY

G. A. GOLDER

PREFACE

"Modern Shorthand" represents a radical departure from the methods embodied in the numerous Shorthand publications of recent years. Its compilers are practical reporters and teachers of the Gregg, Pitman and Graham systems; with years of experience and have carefully weighed each principle from the smallest to the greatest.

It is the purpose of this book to make finished stenographers and reporters of its students. It represents, in a concised manner, a harmonious blending of the facile expedients and better features of these systems. All arbitrary principles, of the other systems, have been carefully avoided. It is not a confused "jumble" of "Rules and exceptions, arbitrary signs, dots and dashes." Its rules are absolute—no exceptions. Its word-signs and contractions are alphabetic characters which naturally suggest the principle represented.

All exercises have been carefully selected and presented under the subjects to which they are related. Thus the student is lead from the known to the unknown; from the simple to the complex, in an easy and natural manner. Beginning with easy dictation and reading exercises in the first lesson and ending with technical in the last. All word-signs are collected for general review in the last pages of the book, so the students' vocabulary is fresh upon his mind when he begins to take general dictation.

It will be noticed that the outlines of this system are very brief. This is not the result of a sacrifice of principle but of a careful, selecting and arranging of the principles of the alphabet. It has been our constant aim to make all forms perfectly legible and easy of execution. And that this end has been accomplished is demonstrated daily by the classes of our school.

INTRODUCTION

SHORTHAND characters consist of strokes, circles, loops, and ticks. Strokes are one-sixth of an inch in length. Ticks are the shortest possible strokes and are used for the vowels.

SUGGESTIONS

ALWAYS use a sharp pencil. Make light lines. Never retrace a character, if it is not correct; "X" it out and make another character. Keep all characters the same length.

USE A COMBINATION of what in penmanship is called "finger" and "forearm" movement. Use the forearm movement in the forward strokes. Keep the body of the hand off of the paper, letting the weight of the hand rest on the third and fourth fingers.

GENERAL INSTRUCTIONS

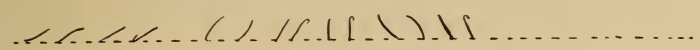
TURN to the top of a page in your note book, write the first line of shorthand given below on the first line of the page, fill out the entire page with the same characters reading each character as you write it. After completing the page, cover the longhand above the shorthand and read the shorthand characters over and over again until you can read them as readily as the longhand. Then cover the shorthand character and write the entire line without looking at the shorthand characters, compare with those in the text book and if you have made any mistakes write the characters twenty-five times.

FOLLOW the above instructions with every exercise, unless otherwise directed by your teacher.

LESSON ONE

EXERCISE 1

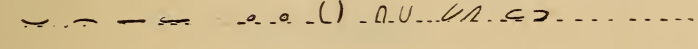
Upward strokes. (k, l, w, x,) Downward strokes. (b, d, r, j, t,c, f, v, p,q,)



EXERCISE 2

Forward strokes. (n, m, g, h,) Circles. (s, or z) Combinations. (sh, th, ch, wh,)

or or or or



Consonants are placed in position to add a following vowel. By studying Exercise 3 it will be seen that the base of up and down strokes is above the line for "a", on the line for "e", half above and half below for "i"; the top touching the line for "o", ; and the top not touching the line for "u". Horizontal strokes one-third inch above the line for "a"; one-sixth above for "e"; through the line for "i"; one-sixth inch below the line for "o"; one-third below for "u".

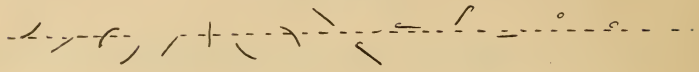
Write only the sounded letters. "No" and "know" are written alike.

EXERCISE 3

a	lay	may
e	lee	me
i	lie	my
o	low	mow
u	lieu	mew

EXERCISE 4

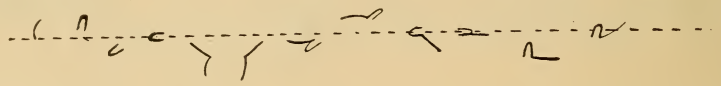
key, woe, by, dew, row, tie, few, vie, pay, que, he, jay, go, say, ee.



When the characters "sh" "th" "ch" and "wh" are written alone, use the first form; when they are joined to other characters, use the form which makes the best angle.

EXERCISE 5

she, they chew, why, push, rush, notch, match, whip, whig, thug, thick.



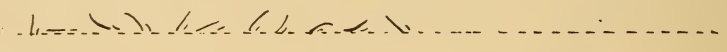
LESSON TWO

VOWELS

Each of the vowels have two forms. They are made in accordance with the other characters. In your practice work, keep the vowels very short. The vowels are always joined with an angle to all other characters, with the exception of "s" and "z". When written alone use the downward stroke.

EXERCISE 6

t–a g–a, f–e v–e, r–i w–i, b–o k–o, l–u d–u, p–y.



The vowels are always attached at the beginning of words and at the end of words when more than the position vowel is necessary. Always use the form that makes the best angle.

In the body of a word, the vowels may be struck across the character where they are omitted, or by the side. "Y" is written in position.

EXERCISE 7

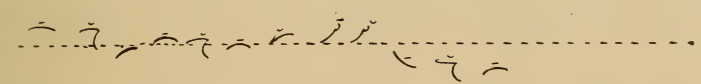
ache, add, aim, edge, eel, ill, ire, obey, ore, oak, yell, yellow.

VOWEL MARKINGS

PRACTICALLY the same method of indicating the various sounds of the vowels is used in shorthand that is used in longhand. Following are all of the distinctions necessary.

EXERCISE 8

may, mash, law, me. mesh,my, ill, owed, odd, few, hush, moo.



WORD SIGNS

A few words of very common occurrence have abbreviated outlines. These are called "word signs". In the lists of word signs those that have a vowel underscored are written in the position of the underscored vowel, all others are written where most convenient.

EXERCISE 9

I–the, a–an–and, at–it, are–our, or, you, am, in–any, if, of, have, on.

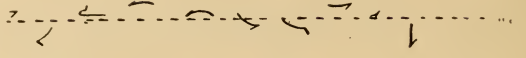
i a t r, ro yo m na fi fo va ce

PHRASES

A phrase consists of two or more words written without lifting the pencil. They are of the utmost importance. Write the phrase in the position of the first word requiring position. Many words may be written out of position in phrases.

EXERCISE 10

and–I, do–you, and–he, I–may, I–am, if–I, of–you, in–the, on–the, to–the.

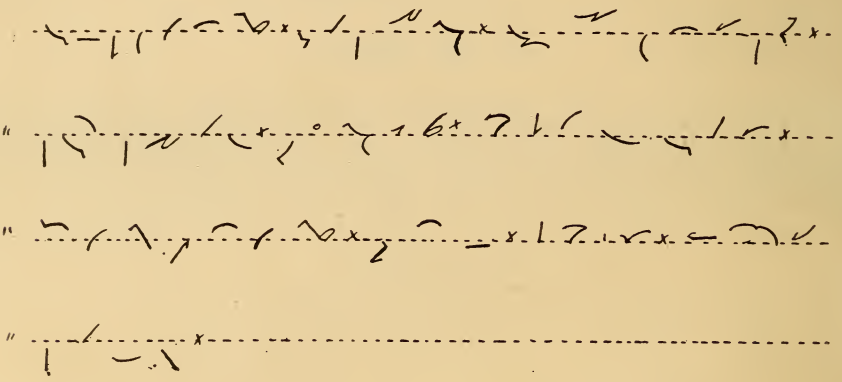


PUNCTUATION MARKS

PERIOD, by an "X" on the line. QUESTION, by an "x" above the line. PARAGRAPH, by an "x" below the line. HYPHEN, by the the sign "=". PROPER NOUNS, by the ditto marks under the character. DASH, by a dash with a stroke struck through it. PARENTHESES, by the parentheses with a stroke struck through them.

EXERCISE 11, READING

The reading exercises are first to be read without reference to the key and written out in longhand, and the longhand compared with the key. Read the exercise until you can read it readily, then follow the general instructions.



KEY TO EXERCISE 11

If–you go to–the show, buy me a–peach. You–and–I are to catch the–fish. If–I–am in–the–way, show me the–way to aid you. Two of–you have to watch our foe. Do you see the–fish on–the beach? I–may be at–the bay if any of–you are ill. You may buy the –pie and Joe may buy the–peach. You or–I may go. It may be an eel. He may have the–key to our new pew.

All writing exercises are to be written in shorthand by the student without reference to the shorthand outlines in the textbook, corrected by the teacher, and then practiced in accordance with the general instructions.

EXERCISE 12, WRITING

May Ed and I go to the bay and row? You are to obey. I am to see why they patch the shoe. She may be in the new pew, or on the beach. Two of you may catch the fish. Buy the pie and the cake of the Jew. If you are in the way, why do you not go? Have you the whip? John may go. Hush, or he may go away. It is the way to catch the fish. Aim at the bow on the oak.

LESSON THREE

"REGULAR" is inside of curves, in the opposite direction to the hands of a watch movement when joined to straight strokes, and on the most convenient side when written between characters.

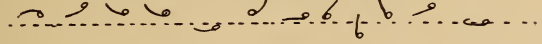
"IRREGULAR" is opposite to regular.

REGULAR and IRREGULAR apply to the circles, loops and hooks.

S and Z are written REGULAR. When necessary to distinguish between them a dot may be placed inside of the circle for the Z.

EXERCISE 13

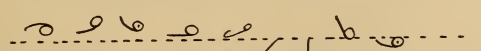
mass, case, face, faze, nose, days, guess, race, ties, pays, ways, hiss.



To add S or Z to a circle make the circle double size.

EXERCISE 14

masses, cases, fazes, guesses, excess, roses, tosses, pieces, noses.



To add T or D to the small circle when no sounded vowel comes between change to a small loop.

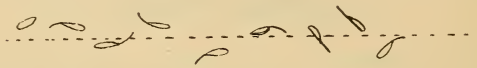
EXERCISE 15

mast, cast, stone, fast, stove, guessed, passed, step, taste, store.

To add R to the small loop when no sounded vowel comes between, make the loop double size.

EXERCISE 16

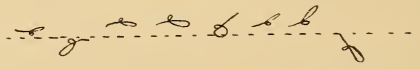
stray, master, strike, faster, luster, stream, strip, pastor, boaster.



To add S or Z to the large circle or either of the loops, carry the circle or loop across the stroke and make the circle on the opposite side of the stroke to the circle or loop.

EXERCISE 17

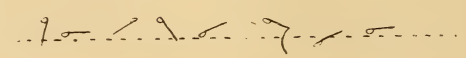
nests, boasters, masts, masters, recesses, casts, casters, posters.



Before the characters beginning with hooks, c–h– j–q–x–, the hook is omitted and the circle is written on the irregular side. The C character is only used in writing initials and in word signs. The S on the irregular side of the H is only used in phrases.

EXERCISE 18

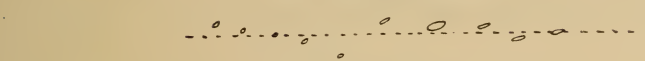
sc, sh, sj, sq, sx, six, is–he.



WORD SIGNS

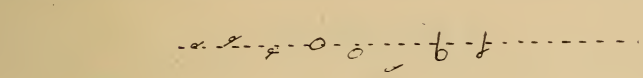
EXERCISE 19

as-has, sir, is-his, saw, us-use, state, street, next, stock, side.

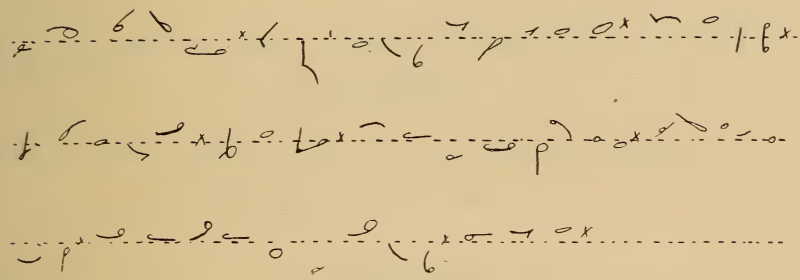


PHRASES

is-the, I-see-the. I-saw-a, is-as, so-as, use-the, it-is-as, it-is-the.



EXERCISE 20



KEY TO EXERCISE 20

I–saw–the masses race past the–house. Are–you to–have a stock of shoes in–the store on–the next street? You–may state it as–it–is. It–is–the–best side of–the case. It–is–as–I said it was. May he use–the house, so as–to save his stock? I–see–the pastor has on his new suit. No–sir he said he saw us use–the cases of shoes. Is–he in–the state?

EXERCISE 21, WRITING

I guess the race was a tie. Is he to go to the store? May we go to the stream to fish? I saw the face on the posters. The next street is State street. Why do you sigh? See why they chew the pitch. His ire at the master was aroused. Strip the sales off of the masts. At recess, we may go and buy the roses. At last the strike is past.

LESSON FOUR

SHADE ALL STROKES TO ADD A FOLLOWING "R".

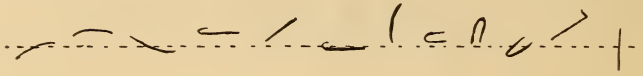
EXERCISE 22

near, more, for, here, lower, pay, payer, prayer, care, sower, where.

MAKE ALL STROKES double length to add a following N, M, or L.

EXERCISE 23

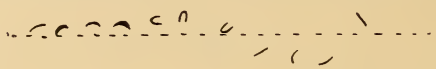
line, man, fine, hail, rain, him, shall when, then, chill, yarn, time.



MAKE ALL STROKES half length to add a following T, D, or TH.

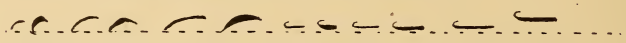
EXERCISE 24.

let, letter, mat, matter, what, that, cheat, would, should, could.



EXERCISE 25

let, letter, lee, leer, learn, heed, heard, he, hear, hen, harm.



WORD SIGNS

EXERCISE 26

other, credit, ever, every, after, little, over, under, enter, entire, order.
thro kred ver ver ftr lit vor dru ntren ntrnn rdr

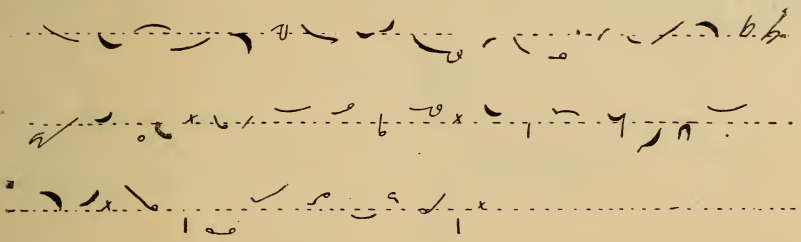
PHRASES

ALL RULES are applied to phrases the same as words.

EXERCISES 27.

if–it, of–it, for–it, to–day, in–it, in–any, if–any, of–our.

EXERCISE 28, READING



KEY TO EXERCISE 28

If–any of–our–men come over, let–them fill–the entire order from–this load of goods. Little of–it will ever reach the–ranch, but–they–will credit us–for–it. If–it–is right in any case, it–is in–this. After to–day you–may enter–it under–the other name every day. Please–see to–it as–soon–as you–can and–let–us–know what–you decide to–do.

EXERCISE 29, WRITING

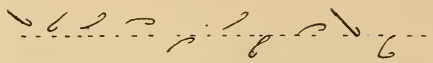
If you can please come home today, we are sure you can be here in time to see the parade. Every little order was placed to your credit. Try to come over every day, if it is but a short time. If any of the firm order any goods, please let them have what they order. What is the best price you can pay for wheat? Let me hear from you today.

LESSON FIVE

G and J indicated AFTER ALL STROKES by a small hook written REGULAR.

EXERCISE 30

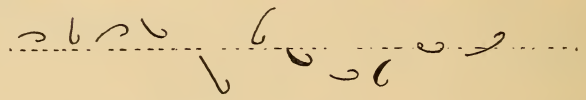
page, rage, cage, madge, lodge, wage, storage, ledge, pledge, bondage.



K is indicated AFTER ALL STROKES by a large hook written REGULAR.

EXERCISE 31

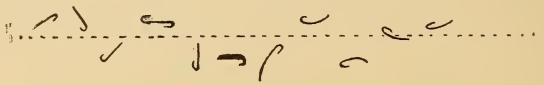
make, take, lake, fake, pluck, blank, fork, nook, brook, sink, kink.



F and V are indicated after all strokes by a small hook irregular after straight strokes and at the beginning of curved strokes but read at the end.

EXERCISE 32

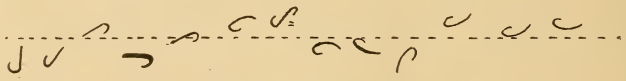
wave, pave, rough, half, tough, gruff, buff, nave, move, fife, cave.



P and B are indicated after all strokes by a large hook irregular after straight strokes and at the beginning of curved strokes but read at the end.

EXERCISE 33

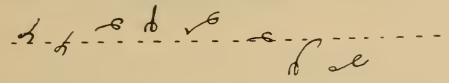
tub, rub, weep, grub, wipe, lap, jap, mob, feb, bub, cap, keep, nap.



AFTER THE CIRCLES AND LOOPS "K" hook is made on the opposite side to the loop.

EXERCISE 34

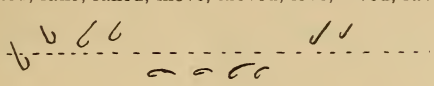
desk, risk, mask, task, elastic, mistake, bombastic, scholastic.



WHEN T, D, or TH follow any hook character make the character before the hook half length and read the T, D, or Th, after the hook.

EXERCISE 35

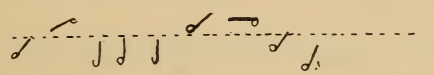
pick, packed, rake, raked, move, moved, love, loved, rave, raved.



WHEN THE F or V HOOK after straight strokes is followed by S close the hook making a circle on the irregular side.

EXERCISE 36

rows, waves, tough, toughs, taught, reefs, graves, roves, Rufus.



READING HOOKS

When the HALF LENGTH character is followed by the hook; read the stroke, then the hook, then the T, D, or TH.

When the REGULAR LENGTH stroke is followed by the hook; read the stroke, then the hook.

When the DOUBLE LENGTH stroke is followed by the hook; read the stroke, then the N, M, or L, then the hook.

WORD SIGNS

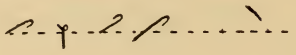
EXERCISE 37

capital, careful, correct, legal, gave, give, glad, gentleman.
kpt kf korkt lg *ga* *gi* *gla* *ge*

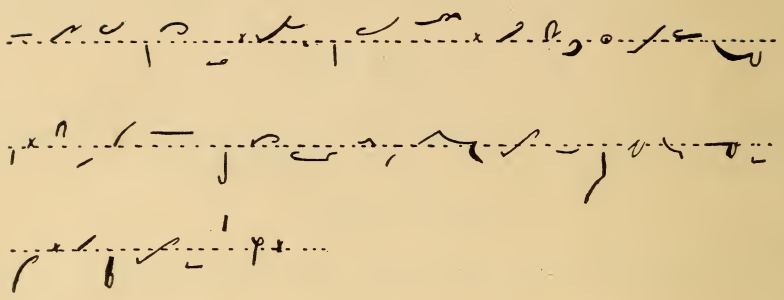
EXERCISE 38.

PHRASES.

we–have yours–truly, we–give, will–be.



EXERCISE 39, READING.



KEY TO EXERCISE 39.

Gentlemen:—We–have–the capital to–make the–goods. You cannot–be to careful in–this–matter. We–gave them the–correct size and–will hear from–them to–day. They would–be glad to–have a–legal hold on–you, but we–feel–sure you–will–have no trouble with–them if–you give–them a–good bluff. We–trust you–will–have a–good trade.

Yours–truly,

EXERCISE 40, WRITING.

Gentlemen: I am glad you know what their capital is. Please be careful when you give me the legal figures. We have your last letter but cannot keep the lumber for you. We could have moved it for you, but we were afraid the ship would sink as the waves made the lake very rough so we did not take the risk.

Let me hear from you.

Yours truly,

LESSON SIX.

PREFIXES AND AFFIXES.

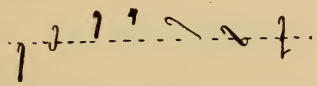
A majority of the long words in the English language are composed of one simple word and one or more prefixes or affixes. Take the word "form." By prefixing letters we have: deform, inform, reform, conform, perform, transform, by affixing letters we have: forming, former, formerly, formation, etc.; and using both prefixes and affixes such words as: informer, performer conformation, disformation, etc. In writing words containing one or more prefixes and affixes the prefixes and affixes do not require position.

In this system of shorthand we preserve the base and indicate the prefixes and affixes. In nearly all cases these prefixes and affixes require no special mentioning. A few of the more frequent are indicated in a very brief and easy manner as follows:

(a) CON, COM, COUN, COG, before straight strokes by a small hook on the irregular side.

EXERCISE 41.

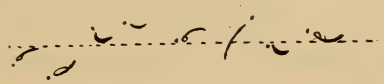
control, contrive, counter, cogitate compell, comprise, continue.



(b) BEFORE ALL OTHER CHARACTERS BY A LIGHT DOT.

EXERCISE 42.

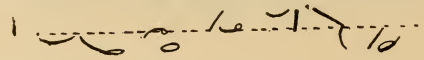
console, construct, confer, cognate counsel, combine, comsort consign.



(c) IN THE BODY OF A WORD MAY BE OMITTED and implied by writing the part preceding CON, COM, COUN, COG, near the remainder of the word.

EXERCISE 43.

nonconformists, misconstrue, recognized, encounter, accomplish, reconstruct.



(d) SELF BY TWO CIRCLES, one inside the other.

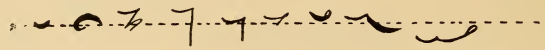
EXERCISE 44.

self, selfmade, selfconceit, herself, himself, themselves, myself.

(e) EM, IM, EN, IN, UN, the beginning vowel is ommitted.

EXERCISE 45.

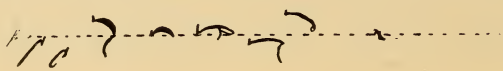
entire, empire, enrich, until, into, insert, interest, inform, enclose.



(f) Omit D when it immediately preceds M, V, or J.

EXERCISE 46.

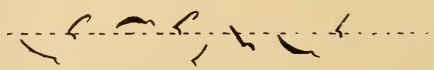
adjoin, adjudged, adverb, admire, administration, admonish' aovance.



(g) Y, LY, ILY, ALLY, BY E.

EXERCISE 47.

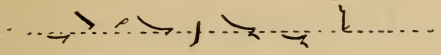
funny, bevy, merely, jelly, duly, prettily, formerly, really.



(h) ING, by I.

EXERCISE 48.

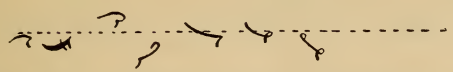
knowing, paying, seeing, feeling, trying, feelingly, knowingly, eating.



(i) TION, CION, SION, CIAN, CIAL, by O, or U.

EXERCISE 49.

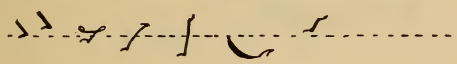
motion, coercion, magician, diffusion, financial, physician, supposition.



(j) TY, DY, by a backward curved tick.

EXERCISE 50.

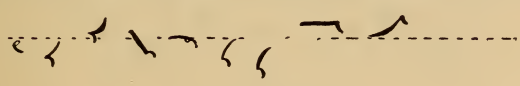
pretty, party, sincerity, ability, utility, formality, already.



(k) RY, by shaded E.

EXERCISE 51.

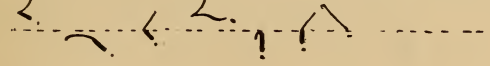
sorry, dowry, dreary, priory, misery, bowery, brewery, granary, creamery.



EXERCISE 52.

(1) ED by a light dot after the character. D may also be used.

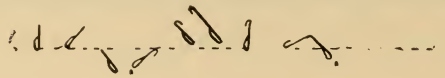
departed, imported, reported, demanded, contorted, retorted, compelled.



(2) NT, ND, after R, T, P, J, G, by a small loop on the irregular side.

EXERCISE 53.

tent, rent, pond, jointed, quaint, complaint, contend, expended.



MENT, by half length M.

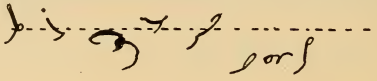
EXERCISE 54.

payment, contentment, movement, augment, compartment, attainment.

DENT, by half, length D.

EXERCISE 55.

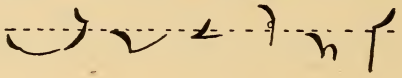
president, confident, improvident, antecedent, diffident, student.



WORD SIGNS ARE USED BOTH AS PREFIXES AND AFFIXES

EXERCISE 56.

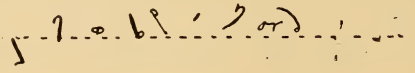
afternoon, after–dinner, overcome, undergo, oversight, overthrow, undertone.



WORD SIGNS.

EXERCISE 57.

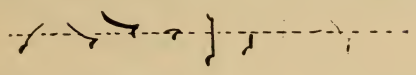
property, contract, self, present, respectfully, thanking, advance.
proty ct ss pres sp ia adv



OLOGY IS REPRESENTED BY "U" SHADED.

EXERCISES 58.

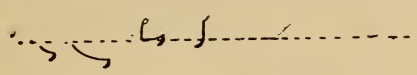
biology, philology, phrenology. mythology, etymology, tautology.



OGRAPH BY "O" SHADED.

EXERCISE 59.

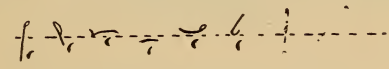
photograph, phonograph, stenograph, autograph.



ULATE BY "U" DISJOINED.

EXERCISE 60

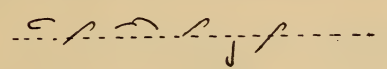
stimulate, stipulate. emulate, moduulate, insulate, regulate



USE THE "B" HOOK FOR BY, BEEN OR BE.
USE THE "V" HOOK FOR HAVE.

EXERCISE 61.

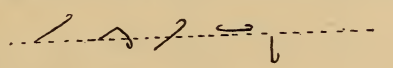
may be, will be, may have been, we have, to have, will have.



USE THE "G" HOOK FOR GIVE, GAVE, GIVEN AND GO.

EXERCISE 62.

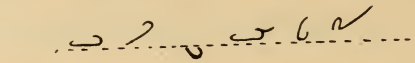
we will give, we have given, will go, he gave, to give.



USE THE "K" HOOK FOR CAN..

EXERCISE 63.

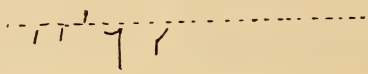
he can, we can, you can, he can not, she can, they can.



SHORTEN STROKES FOR DAY, DO, IT.

EXERCISE 64.

to-day, to do, at it, in due time, do it to-day.



LENGTHEN STROKES for ANY.

EXERCISE 65.

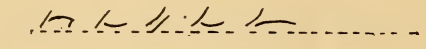
at any, for any, if any, in any, were any.

DISJOINED PREFIXES.

"RECLA", "RECLI", is represented by "r".
"DECLA", "DECLI", "DETRA", or DETER by "d".

EXERCISE 66.

reclamation, reclide, delcare, decline, determine.



"CIRCUM", "SUPER", or "SUPRE" by "S".

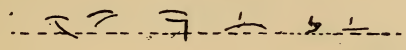
EXERCISE 67.

circumstance, superfine, supreme, circlation, superficial.

"MAGNI", MAGNO", or "MACK by "M".
"ANTA", "ANTE", or "ANTI" by the "A" TICK.

EXERCISE 68.

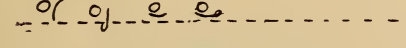
magnify, magnolia, mackintire, antimony, antecedent, antagonist.



"SUSPI", "SUSPE," or "SUSCEPT" by "SES".

EXERCISE 69.

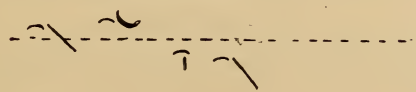
suspicion, susceptive, suspend, suspense.



"MULTI", by "M" HALF LENGTH.

EXERCISE 70.

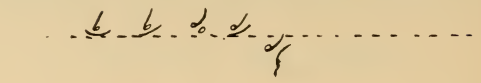
multiply, multifarious, multitude, mulitple.



"RISTRA", "RESTRA" by "RS".
"DISTRA" by "DS".

EXERCISE 71.

restrain, restrict, distress, district, distribution.



DISJOINED AFFIXES.

"ING–S" by "S" in the "ING POSITION".
"ING–THE" by the "ING TICK disjoined.

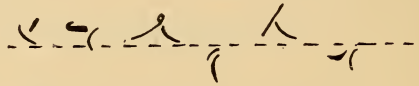
EXERCISE 72.

sayings, saying–the, writings, writing–the, feelings, feeling–the.

"FICATION" by "F".
"SHIP" by "SH".

EXERCISE 73.

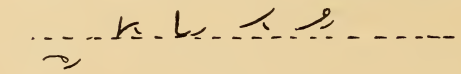
ratification, hardship, classification, lordship, ramification, courtship.



"ICKLE" "ISICLE" or "ICLE by "K" half length.
"EGRAPH by "E".

EXERCISE 74.

musical, telegraph, tentacle, caligraph, classical.



"Ility," "Ality", "Arity, or "Erity" by disjoining that consonant stroke which precedes any one of these suffixes.

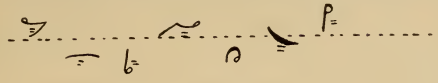
EXERCISE 75.

responsibility, vitality, vulgarity, prosperity, popularity, barbarity.

DAYS OF THE WEEK.

EXERCISE 76.

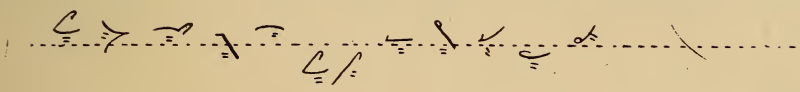
Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday.



MONTHS.

EXERCISE 77.

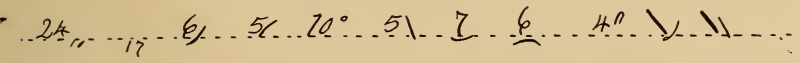
Jan., Feb., March, April, May, June, July, Aug., Sept., Oct., Nov., Dec.



MISCELLANEOUS.

EXERCISE 78.

$24.10, 17c, $6.00, 5 bu., 10%, 5 lbs., 700, 6,000,000, 4,000, per doz., per lb.



STATES ARE USUALLY WRITTEN IN SHORTHAND as they are abbreviated in longhand. Proper names are written out in full, until the writer becomes familiar with them, then they may be abbreviated.

LESSON 8.

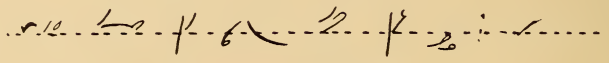
PHRASING.

All the abbreviating principles are applied in writing phrases as in writing words. In addition to these principles a few additional expedients are given below.

OF THE, is always omitted and the omission indicated by writing the characters close to each other.

EXERCISE 79.

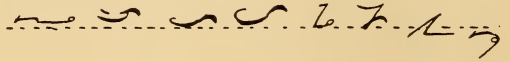
Your letter of the 10th, day of the month, time of the day, business of the firm, day of the week, time of the year, cost of the goods.



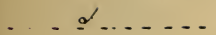
TO THE, MAY BE OMITTED after such words as, able regard, refer, glad, reply, respect, and worry.

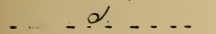
EXERCISE 80.

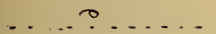
I am glad, in regard to the matter, in reference to the matter, in reply to our letter, I regret to say, in respect to the matter, will be able to go, I am sorry to hear.

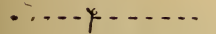


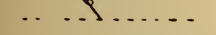
EXERCISE 81.

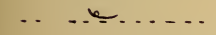
 Dear Sir

 Dear Sirs

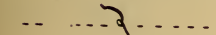
 My Dear Sir

 Yours truly

 Yours respectfully

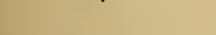
 Yours sincerely

Yours very truly

 Yours very respectfully

Yours very sincerely

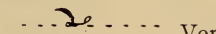
Very truly

 Very respectfully

Very sincerely

Very truly yours

Very respectfully yours

 Very sincerely yours

I am in

I am in receipt

I am in receipt of

we are in

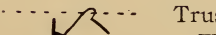
we are in receipt

we are in receipt of your letter

 we are in receipt of your letter of the 24 inst.

and in reply

and in reply will say

 hoping to hear from you

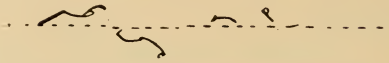
hoping this will be satisfactory

Trusting that you will be pleased.

PHRASES.

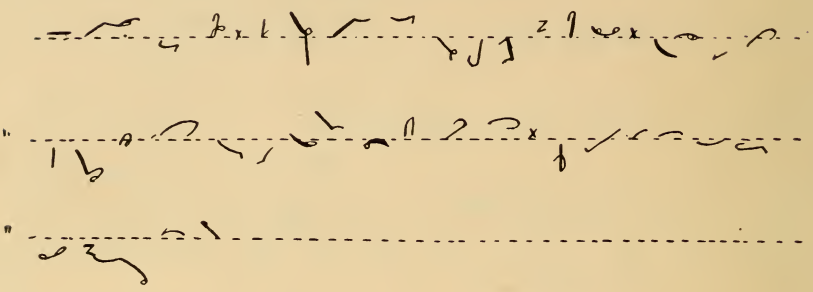
EXERCISE 82.

We are in receipt of your letter, thanking you in advance, I am, Respectfully.



READING EXERCISES.

EXERCISE 83.



KEY TO EXERCISE 83.

Gentlemen:

We are in receipt of your letter and note the contents. At the present time we are not in a position to buy your property, and return the contract you sent us. For myself I would like to purchase this land of you, but the first payment is more than we can make.

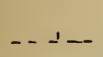
Trusting you will let me know how you succeed and thanking you in advance, I am,

Respectfully,

EXERCISE 84.

WRITING EXERCISE.

What will you give for the property? Can you control the sale of the consignment of wheat? He has great ability. Formerly he was connected with the navy, but he severed his contract with them. Have you decided whether to construct a new house or reconstruct the dwelling on the lot you recently purchased? The payment of the note will be delayed.


a
an
and
(aa)

able
(aa)

above
(bov)

abundant
abundance
(abu)

accept
acceptance
(sept)

accommodate
accommodation
(dat)

accomplish
(shi)

account
(kot)

acknowledge
acknowledgement
(nol)

acquaint
acquaintance
(aq)

admittance
(amit)

advantage
advantageous
(ava)

advertise
advertisement
(ad)

after
(ftr)

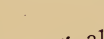
advice
advise
(vis)

affidavit
(afid)

agent
(ag)

all
(la)

allow
(lo)


already
(ora)

always
(las)

am
(m)

America
(amer)

amount
(mot)

answer
(ns)

anxious
(nx)

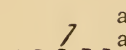
any
(na)

anything
(nai)

appreciate
(apre)

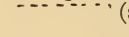
arrive
arrival
(ari)

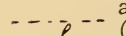
are (r)


arrange arrangement (ara)

as (sa)

ask (sk)

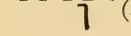

association (sosh)

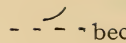

at (t)

attention (tntion)

attorney (ator)

avenue (ave)

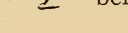

balance (bal)

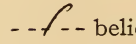

become (ka)

before (for)

beheld (beld)

behind (bih)


believe (blev)

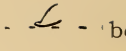

benefit (benft)

between (bet)

beyond (by)

bill

business

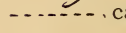

beneficiary

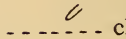
capital

capital-stock

cash (sha)

careful (kf)

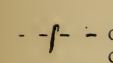

change (chan)

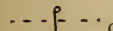

catalog (kat)

character (karkt)

charge (char)

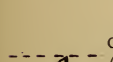
check (ke)


circumstance (ci)
circumstantial

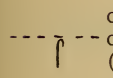

city (sit)

claim (kla)

C. O. D.
(cod)

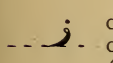

collateral
(koltrl)

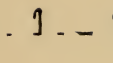
collect
(kol)

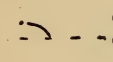

communicate
communication
(co)

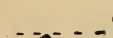
company
(ko)

consequence
(seq)

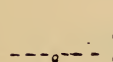

consider
consideration
(considr)


contract
(cont)


convenience
convenient
(cve)


co-operate
(koprt)

correct
(korkt)


correspondent
correspondence
(kros)

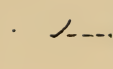
credit

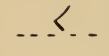
cross-examine
(krosx)

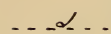
customer
(kust)

defendant
(deft)

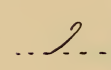
delinquent
(delq)


deliver
delivery
(de)

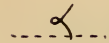

department
(dpart)


desire
desirable
(des)

difficulty
(dif)

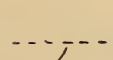

develop
development
(devl)

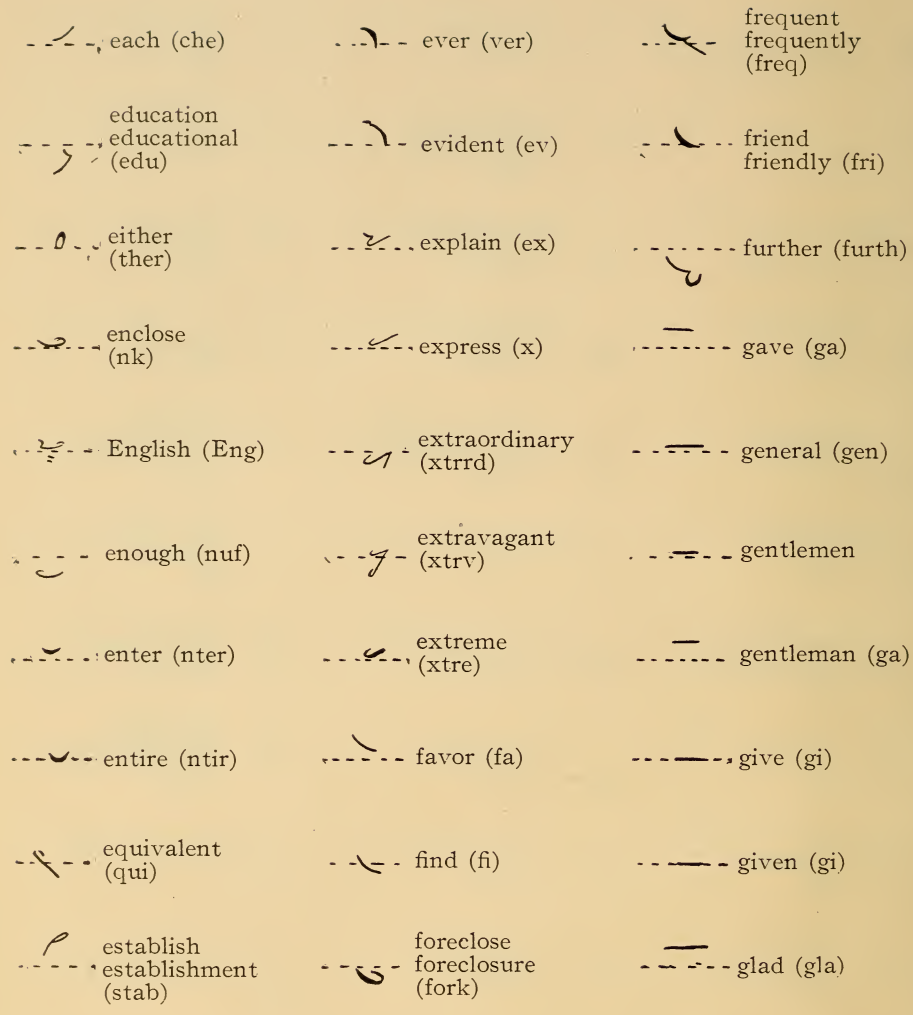
difference
different
(di)


disadvantage
(disav)

disappoint
disappointment
(dasp)

discount (dis)


duplicate (dup)


each (che)
ever (ver)
frequent
frequently
(freq)
education
educational
(edu)
evident (ev)
friend
friendly (fri)
either
(ther)
explain (ex)
further (furth)
enclose
(nk)
express (x)
gave (ga)
English (Eng)
extraordinary
(xtrrd)
general (gen)
enough (nuf)
extravagant
(xtrv)
gentlemen
enter (nter)
extreme
(xtre)
gentleman (ga)
entire (ntir)
favor (fa)
give (gi)
equivalent
(qui)
find (fi)
given (gi)
establish
establishment
(stab)
foreclose
foreclosure
(fork)
glad (gla)

government (gov)

guarantee (gar)

hand (ha)

has (sa)

have (va)

help (pe)

hope (po)

how (ho)

however (hov)

I (i)

if (fi)

ignorant
ignorance (ig)

illustrate
(ils)

immediate (med)

important (mp)

impossible
(mpos)

improve
improvement
(mpo)

in (na)

inasmuch
(nasch)

influence (nflu)

inquire (qir)

insignificance
(nsg)

insolvent
insolvency
(nsl)

instant
instance (nst)

insurance
(nsh)

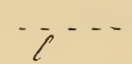
invest
investment
(vest)

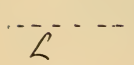
investigate
investigation
(nv)

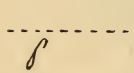
is (si)

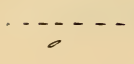
it (t)

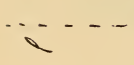
January (Ja)

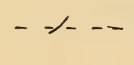

judge (j)


judgment (jumt)

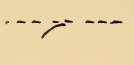

jurisdiction (jursd)

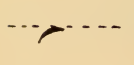

just (stu)

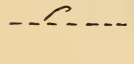

justify (stuf)

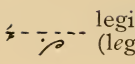

kind (ki)

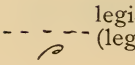
acknowledge knowledge (nolg)

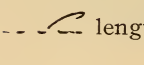

law (la)

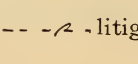

lawyer (layr)

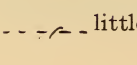

legal (leg)

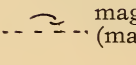

legislation (legusu)

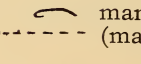

legislature (legsu)

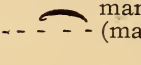

length (leng)

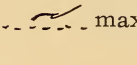

litigate (litg)

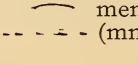

little (lit)


magniginant (magnant)

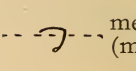

manufacture (manf)

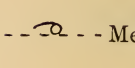

manufacturer (manfr)


maximum (mx)

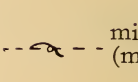

memoranda (mma)

memorandum (mmo)


merchandise (mdse)

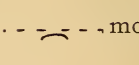

Messrs. (mess)

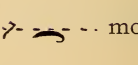
mine (min)


misfortune (msfrt)

Miss (mis)

mistake (mist)


month (mo)


mortgage (morg)

much (chu)

Mr. (mr)

Mrs. (mss)

necessary (ness)

neglect (neg)

nevertheless (nevls)

next (ste)

notice (notis)

no (no)

notwithstanding (notst)

November (nov)

now (no)

number (nb)

oh
O (*o*)

object (bo)

oblige (blig)

obstacle (bsta)

of (fo)

on (oe)

one (wnu)

opinion (op)

opportunity (oprt)

or (r*o*)

order (rdr)

ordinary (ord)

organization (org*a*)

other (thor)

our (r)

out (o*u*)

over (vor)

particular (partk)

people (pep)

period (perd)

perhaps (per)

plaintiff (ptff)

pleasure (shre)

popular (plr)

present (pres)

principal principle (pri)

privilege (priv)

proficient (prof)

prompt (pro)

property (propty)

protect (protk)

public (pub)

publisher (pub)

purpose (prps)

quality (qa)

quantity (qaty)

question (q)

railroad railway (ry)

receipt (rst)

recollect (rk)

recommend recommendation (rko)

reference refer (rf)

regard (re)

regular (reg)

remain remember (rem)

represent (rp)

remittance (rmit)

reply (pli)

request (qst)

saw (so)

state (sta)

require (rki)

secretary (sec)

statement (stamt)

requirement (qir)

selfish (ssi)

stock (stok)

respect
respectfully
(sp)

sent
send (snd)

street
strength (stre)

responsibility
responsible
(spons)

ship (shi)

strike (stri)

resources (rss)

side (sdi)

strong (stro)

result (sult)

significant (sig)

subject (sub)

return (rtr)

sir (se)

subsequent (sq)

sample (samp)

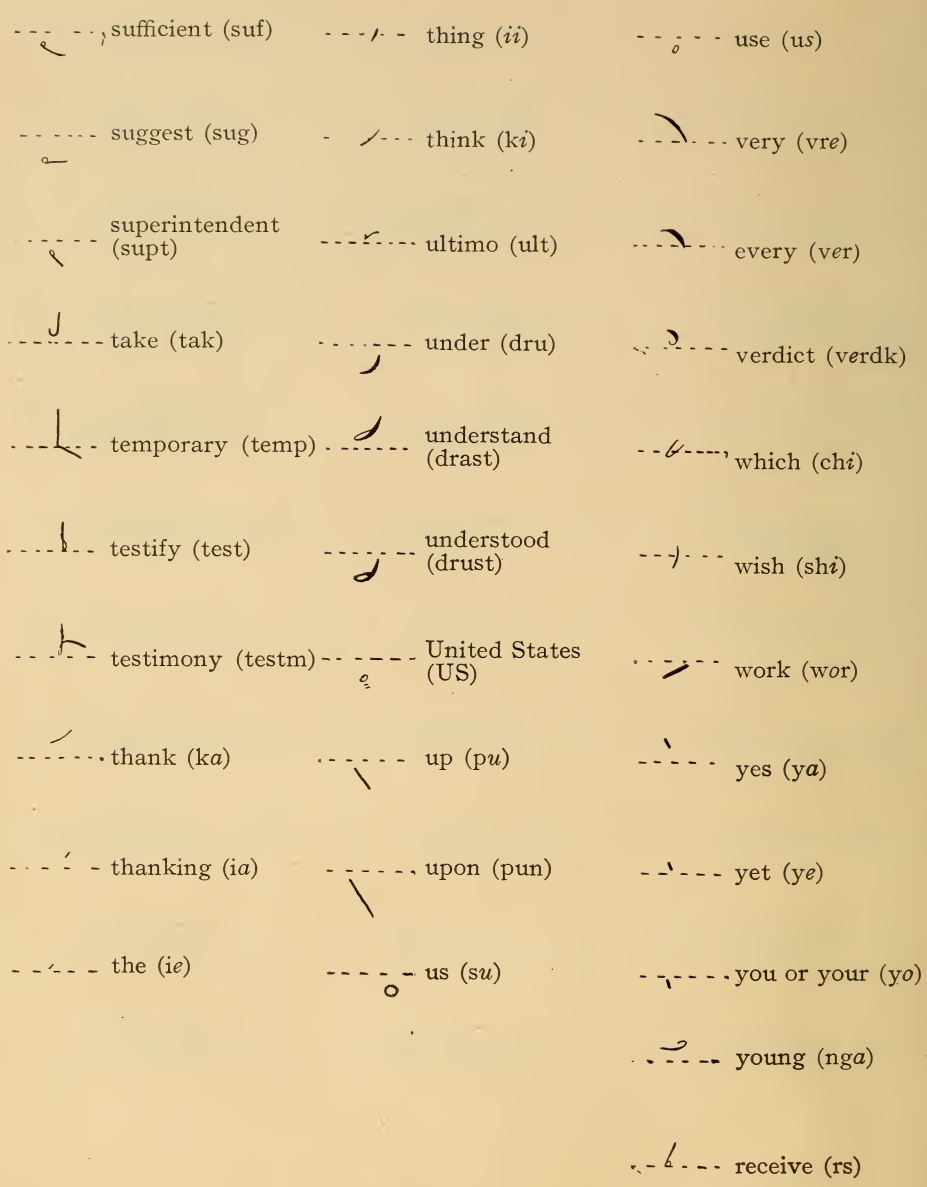
society (sot)

substantial
(subst)

satisfactory
(sat)

splendid (spi)

subscription
(subsk)


sufficient (suf)
suggest (sug)
superintendent (supt)
take (tak)
temporary (temp)
testify (test)
testimony (testm)
thank (ka)
thanking (ia)
the (ie)
thing (ii)
think (ki)
ultimo (ult)
under (dru)
understand (drast)
understood (drust)
United States (US)
up (pu)
upon (pun)
us (su)
use (us)
very (vre)
every (ver)
verdict (verdk)
which (chi)
wish (shi)
work (wor)
yes (ya)
yet (ye)
you or your (yo)
young (nga)
receive (rs)

READING BACK YOUR NOTES.

The stenographer will be often called upon to read back his notes. The dictator may lose the thread of his dictation, or he may be interrupted by a telephone call or an interviewer. In such cases he will desire to know where he stopped and will call on the stenographer to read back the dictated matter. It is imperative, therefore, that the stenographer should have the utmost facility in reading his shorthand notes. Train yourself, then, by reading all the shorthand you write until you can read it as easily as print. If you have little practice in shorthand in business, try to get someone to read to you in the evening to prevent your losing your speed. Whenever you get practice of this kind, be sure to read back all you have written. At the time you read back, place a circle around any outline or phrase that has given you trouble, and afterwards practice it until you are perfectly familiar with it. It is a good plan to pick out sentences here and there and read them without the context. Do everything to accustom yourself thoroughly to reading your shorthand notes. A good shorthand reader is bound to be a good shorthand writer.

The following good advice from the "Exponent," Chicago, is worthy of attention: "With regard to facility in reading, like facility in writing, it comes from practice. It is admittedly difficult to acquire facility in reading very imperfect writing, and you can, therefore, hope to acquire facility in reading only as you acquire good execution in outlines. I have always noticed that those students who devoted their spare time to reading their notes, reading the same article repeatedly, become independent, positive readers. Only three things are necessary to become a good reader, namely: to thoroughly know the principles, to make an intelligent application of them in writing, and to give much thoughtful practice to reading.—From Rutherford's "Practical Pointers to Shorthand Students.

DEAR SIR:—

Kindly advise me by return mail whether you intend to proceed with the proposition pending between us or whether the same is to be dropped definitely.

Your prompt response will greatly oblige,

Yours very truly, [37

GENTLEMEN:—

We are in receipt of your favor of the 5th inst., and send you under separate cover a copy of the October number of BUSINESS. We are sorry that we cannot send you the August issue, as our supply is entirely exhausted.

Very truly yours, [47

SIR:—

We have a sale of essences and sweet syrups today, as it is necessary to sell off our excess of stock. If you desire some, we can set a dozen cases aside, so you may have same as soon as you are ready to take them away. How many shall we set aside, or shall we ship same to you?

Yours, [64

SIR:—

If you are selling off your excess of stock, you may set aside six dozen cases of essence of vanilla. If necessary you may ship same soon, and I can make room in my store-house ready to receive them. I assume the essences cost the same as those I bought of you last season and shall pay the bill on the same basis.

Yours, [67

SIR:—

We can save you the excess carriage on all books we ship, but they must go by a slow road. We like our customers to buy books at a rate which allows them to make money easily on sales, and we can make the cost less in this way. If we satisfy our customers, they come back to us and make our business successful also.

Yours, [68

SIR:—

Each successive time we buy books on science of you it is necessary to pay excessive carriage rates on same. We emphasize this fact as we can only make our business a success by selling books at a low rate, and if the cost is high, we must sell high and lose customers by so doing.

Yours, [59

DEAR SIR:—

Your favor of the 15th inst., addressed to the president of the company, came duly to hand, and in reply would say, the subject matter of this letter will be brought before the directors of the company as soon as possible, and we will then write you in further reply to it.

Yours very truly, [57

DEAR SIR:—

This is to acknowledge the receipt of your favor of the 1st inst., with inclosure of $147.60 as stated, to be second payment on purchase price of the western half of section 17, Tp. 19, R. 32, west of second principal meridian, and to thank you for the same.

Enclosed find the receipt.

Yours truly, [65

DEAR SIR:—

In reply to yours of the 25th inst., I would say that everything that the Government can do in the way of constructing a branch railway from Boulder or Greenway on the C. N. R. via Killarney to Wakopa has been done. I hope that nothing will interfere to prevent its construction. This branch line is very much needed.

Yours truly, [65

SIR:—

Yours in which you ask us if we can assist you in the sale of acids and asbestos, has just come to our notice. We can dispose of some asbestos, but as we use no acid in our business, and know of no party among those who buy of us who does, can assist you in no way to dispose of any.

Yours, [65

DEAR SIR:—

I am in receipt of yours of the 19th inst: I should think there is good scope for such a company as yours, and the names of the officers and directors are such as should commend it to the confidence of the insuring public. The charges named seem reasonable, and I hope your Company will do a large and profitable business.

Yours very truly, [66

Dear Sir:—

In regard to our correspondence some time ago in reference to the screen business, wish to advise you that we have opened a permanent office at above address.

Kindly let us know by enclosed postal card when and where it would be convenient for you to see our agent. That he may exhibit model samples, and furnish estimates of same.

Yours truly, [57

Gentlemen:—

Upon returning to his desk today the writer finds the changes made in your orders when at the mill last week were not clearly understood when the matter was taken up with you under date of 2d inst. You may disregard this communication, as our records have been corrected to correspond with the memorandum handed you by the writer at the mill last week.

Very truly yours, [67

Dear Sir:—

We are in receipt of your letter of the 29th ultimo and as per your instructions we have canceled your order received this morning through our Mr. Edgerton for two boxes Smoked Herring. We trust your instructions to cancel the order are due entirely to your being overstocked on Smoked Herring, and that we shall be favored with your future orders.

Very truly yours, [68

Gentlemen:—

We thank you for your inquiry of the 24th inst. regarding round end tubes for boilers, but regret that we are not in a position to quote you on same. The only tubes we can furnish for this purpose would be the Standard Tubes with flat ends welded in. If you can use these we shall be pleased to submit you figures on same.

Very truly yours, [69

Dear Sir:—

Replying to your valued favor of the 19th inst. I assure you I believe fully in your scheme, and will take pleasure in recommending the same to any of my friends who have large lines of fire insurance to place. Your organization is filling a long wanted need, and I congratulate you upon the progress you have made in the direction you have under consideration.

Very truly yours, [70

Gentlemen:—

Yours of the 26th received. We were pleased to know that you liked our Century No. 20, and also note what you say in reference to the No. 44 Graphic, which does not quite fill the place you desired the pen for. As soon as possible, we will send you a pen on the order of the Spencerian No. 9.

Thanking you for your communication, we remain,

Yours truly, [72

Dear Sir:—

This is to notify you that your second and third payments, with interest, on the nort half of section 17, township 3, range 21, are now overdue.

You are requested to make payment of same on or before the 30th day of April next, or the purchase of the contract will cease as per agreement.

The total amount now due is $357.60.

Yours truly, [72

Dear Sir:—

Enclosed herewith I send you letter from H. Hollings; also, copy of my reply to him. These enclosures cover the points in discussion. If this is not satisfactory to the firm, someone else will have to take my place. I have explained my views so many times that I will not again trouble you by doing so. When you reply, kindly let me know what the firm decides to do in this matter, and oblige.

Yours truly, [76

Dear Sir:—

We are in receipt of your valued favor of the 28th inst., and, in reply to same, we beg to say that we do not publish any book under the title of "The Three Hundred Authors," and, as we deal solely in our own publications, are unable to supply the book.

Hoping to hear from you whenever we can be of service in our line of business, we are,

Very respectfully yours, [75

Sir:—

May I ask you to assist me by fixing the case on the Swiss watch I showed you on Tuesday last, and also make some small, necessary repairs on the inside, by Saturday?

This is the busy season in our store, and as I desire to sail on the steamer "Swan," which leaves the city Sunday, I must have some way of knowing the accuracy of the time, lest I miss the boat.

Yours, [77

Dear Sir:—

We are in recept of your favor for one 200-lb. Anvil, and other little tools. We regret very much that an anvil of this size is not to be had in this city. We tried very hard to buy you one, but could not find it; and, as we could not get the anvil, we thought it best not to send the other little items you wanted. We can order you an anvil 200 pounds or heavier if you wish.

Please let us know your desires in the matter, and oblige,

Yours truly, [96

Dear Sir:—

We are in receipt of yours of the 4th inst., enclosing money order for $2.50, with request that same be credited to your policy 13176. We beg to advise that this amount of $2.50 is for premium due last June, and on this premium there is a penalty of 32 cents. Upon receipt of this penalty we will be pleased to credit the June payment to your policy and mail receipt.

Kindly give this matter your attention and oblige.

Yours truly, [92

GENTLEMEN:—

We have decided to discontinue the Lard and Provision business from this date and have sold our good-will and brands to Messrs. Thomas & Spencer, of our city. We can recommend this firm as being reliable and prompt and in a position to fill all orders intrusted to them. They are large slaughterers and packers, and large refiners of lard. They make a specialty of Sausages of all kinds. Give them your orders and you may depend upon the very best of treatment.

Yours truly, [87

GENTLEMEN:—

We are in receipt of yours of the 4th, containing order for one No. 8 July Stove, with check for $17.25. We are pleased to ship you today, to Mitchell, Ga., one of our largest size No. 8 July Stoves, with utensils, at the $17.25.

We desire to thank you very much for this order and think you will be well pleased with the stove; and whenever in need of hardware of any description should be delighted to serve you.

Yours truly, [88

GENTLEMEN:—

We thank you for the order contained in your favor of the 23d instant. The goods ordered will be shipped immediately as directed, with the exception of the Milker Holland Herring, of which we are entirely sold out for this season. We still have on hand a few kegs of the Holland Mixed Herring which we could let follow this shipment if you will notify us by return mail that you can use them. After these are sold we shall have no more in stock until next September.

Hoping to hear from you soon again, we are

Yours very truly, [102

DEAR SIR:—

This is to advise you that the northeast quarter of section 15, township 2, range 11, east of the first principal meridian, is for sale by the Provincial Government. The price is $3.25 per acre, payments as follows: one-tenth down, the balance, with interest at 6 per cent in nine annual payments. The first payment is $111.

Forwarding check for this amount, the entries will be made out as purchaser of the land.

Yours truly, [85

GENTLEMEN:—

Please accept our thanks for your order for a drop shipment of our Tobaccos, which has gone duly forward as directed. We have pleasure in enclosing our check for the amount of allowance due you on this shipment, in accordance with the terms of our Special Drop Shipment Offer.

We take this occasion to express our appreciation of the patronage so liberally accorded our Tobaccos, and hope you may receive your full share of the rapidly increasing business in our goods.

Very truly yours, [85

GENTLEMEN:—

Our Mr. Coulter will call on you about July 8 and we trust you may be able to place a good order with him for fall shipment. We have added to our line of

Jellies, Preserves and Canned Goods for the coming season, pure California Olive Oil and pure Honey.

We trust the advertising we have been doing during the last season has brought you an increased demand for our line of products.

Thanking you for past favors, and hoping for a continuance of them, we are

Yours respectfully, [90

Dear Sir:—

In regard to Henry Fletcher's policy, I beg leave to say that my attention was called to the matter by the stenographer before the forty-five-day limit had expired, but as the policy was in the hands of my agent at Memphis I expected he would settle or return the policy, and in waiting for his reply the time slipped by more rapidly than I was aware of. I should have called for an extension when I wrote my agent, and in future I will do so.

Trusting my explanation is satisfactory, I am

Yours truly, [99

Dear Sir:—

I have your Form 73 under date of September 2, relating to T. A. Campbell, and I would like to know if you have really rejected the applicant, or if you are willing to allow us to take up the case again a little later on.

I wish to insert an advertisement of your company in the weekly paper of our town and thought perhaps the one enclosed might be satisfactory to you. If not, will you please send me one to insert?

Trusting you will attend to the matter at once, I am

Yours very truly, [100

Gentlemen:—

We take pleasure in informing you that we have opened a branch store in Indianapolis for the more convenient distribution of our goods in your state and adjacent points.

We shall carry a full stock of Cured Provisions, including Smoked and Dry Salt Meats, Lard, Sausage, Canned Meats and Laundry Soaps. Our special brands of Smoked Meats have for many years been recognized as of the highest quality of sugar-cured fancy meats.

Soliciting your valued orders, we remain

Yours very truly, [84

Dear Sir:—

Thanks for your favor of the 9th. We are pleased to quote you three roller King Mills (see page eight catalogue sent you):

No. 1, at $13.50
No. 2, at 20.00
No. 3, at 45.00

Allow freight to Gravella. Evaporators would be Cook's pattern, galvanized steel. All less three per cent for cash ten days or sixty days net.

Would be pleased to have your order.

Yours truly, [75

GENTLEMEN:—

In making up your last order we were unable to procure all the items in time to ship on the steamer Mary B. Davis. We greatly regret this fact and would ask that we be permitted to ship on the next steamer the 50 pounds of Smoked Sturgeon, 20 pounds of Codfish, and case of Halibut and Cromarty Bloaters which were omitted. In order to save freight, however, we would suggest that you send a small additional order to make up the minimum shipment.

Hoping to be favored with your further orders, we are

Yours very truly, [98

DEAR SIR:—

We are in receipt of your esteemed favor of the 7th, ordering repairs for No. 7 Iron King Stove. In selling out the old firm of Weiss, Rice & Co. we lost the agency of the Iron King Stove; therefore, we regret we are not handling either the stove or the repairs. We, however, will be pleased to go out and buy these for you if you will give us the date of the stove for which you wish repairs. You will find date on top of stove, near pipe collar, and we presume it is either 1891, '93 or '98 pattern.

If you will let us know at once, we will be pleased to buy these and ship them to you.

Yours truly, [131

DEAR SIR:—

We are very sorry to inform you that we will not be able to comply with your request, as it is impossible for us to fill your order until you have settled for your purchase of some weeks ago. As we have often before advised you, our bill amounts to $174.62, a detailed statement of which we forward you herewith. When this account, so long past due, is settled, we shall be pleased to give your further orders our prompt and best attention.

Regretting the necessity of this letter, and hoping you will settle your account at an early date, we remain

Yours truly, [105

DEAR SIR:—

We mailed you, in response to your request of April 28th, our booklet, "Modern Bathrooms," writing you same day and enclosing list of dealers. We have no record showing that you received the booklet and fear the same may not have reached you, hence take the liberty of again addressing you.

We advised you in our former letter that any plumber could secure our goods for you and quote you net prices, and trust you have been enabled to make satisfactory selection from our line of baths and other fixtures.

Hoping to hear from you at your convenience, we beg to remain,

Yours very truly, [107

DEAR SIR:—

The premium on your policy has been paid by Mr. Richmond, but as the extension expired prior to the payment of the premium it will be necessary for the doctor to see you and make a statement in your presence, and that cannot be done until you come out of the woods. I presume, however, you will be coming out before a great while and then you will kindly call upon Dr. Denman of Toledo and have the matter settled. No examination is necessary, but he is required to see you before his statement can be made.

Trusting that matters will be straightened out in a short time, I am

Very truly yours, [116

DEAR SIR:—

Referring to the policy of Herbert Walton, I have forwarded all the papers to the home office today. I wish to call your attention to circular under date of June 18, relative to Minor Policies, which explains that persons not having reached their twenty-first birthday should not name a beneficiary. The policy should be written on the self-plan. Please be governed by this circular in all future cases as it will save trouble between me and the home office.

I am delighted at the business you have been doing and the prospects you have on hand.

Yours truly, [102

GENTLEMEN:—

We shall be ready to name you prices on futures in Canned Goods some time within the next ten days, and we would ask you to investigate prices made on futures by other dealers in order that you may know that our quotations, when submitted to you, are right. We particularly desire that you hold your orders until you receive our prices, as we feel confident that we shall be in a position to save you money and at the same time give you a better quality of Tomatoes, Peaches, Apples, etc.

We trust that your dealings with us last year were entirely satisfactory to you and that we shall be favored with a continuance of your business.

Very respectfully, [123

GENTLEMEN:—

We are in receipt of your letter of the 9th instant and are very sorry to learn that the Vanilla recently sent you is not giving entire satisfaction. We have been selling this preparation for a number of years and can assure you that there is no purer quality of Vanilla made. However, we will have our Mr. Mason call on you on his next trip to your city and make satisfactory arrangements with you regarding it. All of our extracts have met with all the trade requirements, and we cannot understand why this shipment alone should be so unsatisfactory.

Trusting that this explanation may be acceptable to you, we remain

Very truly yours, [116

DEAR SIR:—

I am in receipt of a letter from Mr. Colfax. He desires me to submit findings in the Holmes estate. He refused to surcharge the account with the five hundred and fifty dollar item. He surcharges the account with the sum of one hundred dollars for over payment for services rendered by Lester, the attorney. He also surcharges the account with sixty dollars, being the dividend which the administratrix omitted to collect from the bankrupt estate of Horace, Foster & Co. Of course, this is a substantial victory for Mrs. Holmes. Mr. Holmes requested that I submit findings. I would appreciate it if you would send me the proposed report which I submitted to you, so that I can have the same redrafted.

Very truly yours, [128

GENTLEMEN:—

Replying to your favor of the 9th relative to No. 11 gauge steel on orders Nos. 249 and 298 inclusive, and also order No. 279, would say that we have been furnishing this material right along and this is the first time you have brought the question up; in fact, you shipped the same specifications to this customer on the 12th on a previous order. We have not been advised of any change in rolling mill practice, or in the schedule of permissible variations allowable for this gauge, and as the widths are all well within your limits, we hardly feel that you are justified

in forcing this condition. We trust upon consideration you will arrange to roll the orders as specified within the usual variations.

Very truly yours, [139

My dear Sir:—

A constable called to see me today and informs me that Mr. Bailey is willing to pay $45 for a release of the two judgments he claims you have against him. From what information I have, it seems to me that he is absolutely worthless, financially speaking. He may at any time go into bankruptcy and can easily wipe out the entire indebtedness in this manner, and $45 is better than no dollars. However, use your own judgment in the matter, and kindly let me know at as early a date as possible what you intend to do in the matter.

W. C. Houston, who has a note for $65, agrees to pay off the entire amount within the next three weeks.

Very truly yours, [134

Dear Sir:—

In reference to the recent claim made by Ryan, of our Scranton people cutting prices in the Allentown district, which you acknowledge has been done, it does not put us in a nice position to acknowledge a thing of this sort, as you may understand, and, of course, the excuse that prices were cut in order to meet outside competition, is not a proper one, because we are working on certain agreed prices which, strictly speaking, we are not warranted in breaking, no matter what others may do. The fact that Ryan's people complain of our prices would look as if they were holding to full limits here. If they are not, then our people should be smart enough to present evidence to the contrary.

Yours truly, [130

Dear Sir:—

Thank you for your favor of the 20th, enclosing check for $33.00, which balances your account.

Can't you send us an order for Pocket Knives, Table Knives, Scissors, Shears, Padlocks, Butts, Hinges, Screws and other shelf goods. If you are willing to trust us with an open order, stating about what price knives and locks you want, we will be willing to send you goods subject to your approval. If pattern and price are not right you can return goods at our expense.

We want to prove to you that we will take care of you on your mail orders. Offer this as an inducement.

Yours truly, [109

Dear Sir:—

There is a sea captain living in Portland who is about sixty years of age and to whom I think I can sell a $1000 policy, Table B. I note your manual of instructions says you do not write common sailors, and as I want to be positive before making much talk with this man, I thought it best to write you. He sails between Portland and Boston, sometimes going to New York. He makes four or five trips a year, and is at home about half the time. I presume he would be considered an acceptable risk in case he passes a good examination. He belongs to a long-lived family and I know him well.

Kindly notify me if such risks are accepted without extra premium.

Yours very truly, [136

Dear Sir:—

Yours of March 6, relating to John Horner, is received, and I beg leave to inform you that his policy has been canceled. The facts in the case are these: When he applied for the policy he was working for my brother and I secured an order for what was due him, which amounted to nearly the full value of the premium. When the policy was received, he did not care to take it, but, of course, was obliged to on account of the advance payment, and he notified me that he would not pay again. This winter when his premium became due I had an interview with his father, but found it impossible to collect the premium, and I therefore canceled the policy.

Yours truly, [127

Dear Madam:—

Yours of the 11th is at hand with enclosure as stated. In regard to being notified, I would say you will receive a notice thirty days before each premium becomes due and also one at the time it is due.

In regard to payment of the premiums, you had better make them payable to the general agent here.

In regard to changing your beneficiary, you will find enclosed a blank form which you will please sign, having your signature witnessed. Then return this with your policy and we shall be glad to send it to the home office to be changed as you desire.

Yours truly, [108

Gentlemen:—

Replying to yours of the 19th inst., it will take six weeks' time, and we really ought to have eight, as it is necessary to have a die made with your name and each of the 21 handlings and twelve operations consume from one to three days' time.

In regard to penholders, we have under separate cover, mailed you a sample of the only one which we carry, and quote you $3.60 per gross for the same. They are a very desirable penholder and much liked.

Trusting we may receive your business on the imprint pens and penholders, we remain,

Yours truly, [108

Dear Sir:—

Replying to your favor of the 16th inst. we enclose herewith booklet A QUICK METHOD, which will give you a description of our No. 3 Burroughs Adding Machine. We think you will readily understand the difficulty of fully describing in print a machine of this kind.

If you are interested in the subject, kindly call at the office of our Sales Agent, Mr. C. G. Cotton, 519 New York Life Building, your City, or, if you will drop him a postal he will be glad to call upon you and give you any additional information on the subject that you may wish.

The price of our No. 3 machine is $375, express charges paid. Hoping to hear from you again at your convenience, we remain,

Yours very truly, [133

Dear Sir:—

When these shipments of bark began to move, our transportation department issued instructions that a certain stake should be used for protection of the property and save handling by trains. When we came to weigh the bark with and without

the racking required by the transportation department, it was found that the racking weighed in the neighborhood of 1,500 or 1,600 pounds, consequently it was necessary to allow 1,000 pounds for the rack in order to equalize the requirements of the transportation department and the classification. We accomplished this by shrinking the gross weight 1,000 pounds at the time the cars were weighed. All bark at the time these shipments moved was handled in the same way. I trust that this explanation will enable you to authorize settlement.

Yours truly, [133

Dear Sir:—

It gives us gratification, at your solicitation, to send you information that the books of your selection are now in course of transmission by the transportation company, in conformation with your instructions. We have, to our mortification and genuine vexation, been obliged to make one omission in this transaction, not having a copy of the cloth edition of "Practical Education—A New Method of Elucidation" in stock. Regarding this publication, we will, with your permission, make a substitution, and trust that our selection will meet with your approbation and entire satisfaction. We send you, therefore, confident in anticipation of your recognition of its merits, a copy of "Education and Its Proper Application."

Yours truly, [155

Gentlemen:—

Your letter of the 2d inst. is at hand. Regarding the screens shipped you on the 20th ult., we beg to advise that it is impossible for us to accept their return, as they were gotten out according to your special order by Carr, Rider & Arnold, and they refuse absolutely to take them back. They are of odd sizes, and we would have no opportunity to dispose of them. If it were in our power to do so, we would gladly accommodate you, but as the mistake occurred in your order we do not feel that we should be made to assume the loss and they certainly would be a loss to us if we took them back.

Regretting the mistake, and trusting that our decision will be taken as final, we are,

Yours truly, [138

Gentlemen:—

I am disappointed in hearing from my people in regard to the renewal of $2,500 due on the 21st, so I will ask you to send me the amount necessary to take it up, or else attend to the payment of the same yourselves. You will remember that it will be necessary to have Chicago Exchange to do this, or send me a check which I can place to my account and have certified.

The note due on the 23d I will take care of, but as yet I am not in a position to take care of the one due on the 25th. I only notify you that you may be able to send me the funds in case I do not hear from them by that time.

My banks in the country are not buying as readily as they have been, but undoubtedly after the first of April the market will loosen up.

Yours very truly, [167

Gentlemen:—

This is to acknowledge your order given our salesman for 22 cases of Favorite Cereals to be added to the 5-case order you have already placed with us, making a total of 27 cases, at a discount of 10 and 2%, and 1% for cash in ten days.

We notice that our Mr. Anderson agreed to ship these 27 cases in two lots,

one in October and one in November. As a rule we do not divide the shipment of discount orders, as is clearly stated in our confidential discount sheet inclosed; but on account of a shortage of goods due to enormous demand this season we would not be able to fill your order complete at once, and are therefore willing to ship half the goods in October and the other half between November 10 and 15.

Thanking you for all favors, we are

Yours very truly, [153

Dear Sir:—

Replying to your letter of April 25th, we desire to say that we do not carry much of a line of Typewriter Cabinets and Office Tables. We enclose herewith a couple of pages, taken from our large catalogue, which shows you what we have in this line. You probably could use the No. 3 Typewriter Table or Stand to good advantage.

If you desire something else along these lines, we would refer you to Andrews & Co., Chicago, who make this style of furniture, or H. Couffield & Co., Grand Rapids. Either of these concerns may be able to furnish you with what you want at satisfactory prices.

We would be pleased to fill your orders for such goods as you may need from our catalog and awaiting your further commands with interest, we are

Very truly yours, [145

Dear Sir:—

Regarding the disposition of your requisition for proofs of engravings for the illustration of advertising publications for distribution, same have been mailed for your approbation. If, on examination, you make a selection, we will be pleased, with your sanction, to furnish you with quotations and make you a proposition, with special concessions, for the introduction of our productions into your section of the State.

We desire, however, to mention that, as a matter of precaution, you furnish us with additional references before the consummation of business transactions with you; trusting that, on consideration, you will understand that it is not our intention to cast any reflection on your business standing, concerning which we have no information.

Yours truly, [120

Dear Sir:—

With reference to the inquiry that you made this morning, I call your attention to Section 2615 of the Code of Civil Procedure, which prescribes that when a will relates to both real and personal property, the persons to be cited upon probate are the husband or wife, if any, and all the heirs and all the next of kin of the testator. Where a person dies leaving children, it follows, of course, that those children are the only heirs and next of kin of the decedent, and that, if the decedent had died intestate, the children would take to the exclusion of nephews and nieces, for example. As I understand it, the decendent in question did leave her surviving sons and daughters; therefore, it follows that since these would be the only persons interested in case of intestacy, no persons other than they need be cited in the probate proceedings.

Yours truly, [159

Dear Sir:—

Your communication of the 9th instant, with reference to the delay in the adjudication of the Smith loss, has our attention. We have submitted their pro-

position to our officers for consideration, and, on learning the result of their deliberation, will furnish you with information as to what disposition the corporation makes of the case. We desire, also, to mention that, in anticipation of you taking exception to our opposition, and in amelioration of certain overt actions on the part of those who behaved in such unconscionable fashion, that this is but an illustration of the importance of expedition and prompt attention in relation to such transactions from their inception to their completion.

Trusting you will enter into no negotiation without a consultation and our hearty cooperation, we are,

Yours truly, [132

GENTLEMEN:—

Relative to the attached from Mr. J. C. Hill, giving us a list of goods transferred from Clinton market since order of January 25th: Upon checking the same we find the first two items are in order, but do not understand the 1,043 pounds transferred to Hyde Wheeler out of car 9298, for if, as we suppose, he refers to this car under date of shipment, January 10th, from Sioux City, we find that on January 25th, you transferred 15,243 pounds between Hyde Wheeler Co., T. H. Wheeler and Armour Packing Co. It may be that the 1,043 pounds in question were charged by Clinton market to this office in accordance with the recent system inaugurated, and if so there is no need of Mr. Hill giving us the information in this instance. We wish you would kindly find out how this is and advise us as soon as possible.

Yours truly, [153

DEAR SIR:—

Inclosed please find invoice for Celery. We expect to be able to fill orders at the same price for some time to come.

In our next shipment we will send you a pound of Royal Java and Mocha Coffee of extra high grade. We feel sure that this coffee, which we quote at 30 cents a pound, will give entire satisfaction.

We are in a position to make you some very close prices on Canned Goods, and quote you the following:

Royal Peaches,	$3.00 a dozen;
" Bartlett Pears,	2.50 a dozen;
" Corn,	1.50 a dozen;
Victory Tomatoes,	1.10 a dozen.

Hoping to receive an order from you, we are

Yours respectfully, [119

GENTLEMEN:—

Your favor of the 8th inst. to St. Louis forwarded to us at this point. If you will address your communications to us at Kansas City it will save delay, and we will be able to answer more promptly.

In regard to catalog, No. 7 cultivator, will say that we have been supplying you with limited stock. We have only 240 of them left at this point, which we can furnish you at the same price we have been giving you.

We mail you new catalog showing the cultivator as you requested; also some of our new Texas cultivators. This one we are making especially for the Texas trade, with adjustable standards, and the gangs are so changed that they can be set wide apart or close together, and the shovels so set that they scour very readily in the Texas soil.

Hoping to hear from you by early mail, we are

Very truly yours, [156

Dear Sir:—

We are in receipt of yours of the 13th inst., enclosing our receipt, and thank you for your promptness in this matter. We enclose your note marked paid, also 32c postage which you forwarded us as penalty on renewal premium. As this renewal premium has been charged back you are not liable for any penalty. You may make your payments monthly if you so desire, but it must be distinctly understood that unless all premiums are paid to date on policy the company is not responsible for any loss that might occur from your death during the period of lapsation. The premiums on your policy have been due and unpaid since last June. We would advise that if possible these premium penalties be paid up, and it would then be perfectly satisfactory to the company that premiums be paid monthly thereafter.

Trusting this will be satisfactory, I remain

Yours truly, [154

Dear Sir:—

Shortly after you left the office, Mr. Leonard telephoned me that he had just finished the conference with Mr. Murdock. He sold the mortgage and note, but Mr. Murdock refuses to surrender your note unless you turn over the horses and buggy, even after you make a new mortgage and note. I told him that I would confer with you further and let him know some time tomorrow.

I wish you could see your way clear to take up this note and mortgage and recover possession of your property, and then proceed against these various parties, not only for the amount of goods destroyed, but also for damages to which I believe you are entitled for the taking away by distress, your property, for rent, and the inconvenience you suffered thereby. It is a claim which in law I do not believe under any circumstances could be shown to be valid. This is a claim for rent of premises which can be easily shown to be untenable. In any event, let me know what you intend to do in this matter.

Yours very respectfully, [174

Dear Sir:—

Your letter asking for Endowment Five-Year Policies, and also for intermediate and ordinary literature, is received. I have mailed you under separate cover a few Five-Year Dividend pamphlets. Those for intermediate Policies have not been received from the printer. I do not understand your meaning in regard to ordinary literature. Do you mean the green pamphlet, a copy of which I send you with the Endowment Five-Year Dividend? It will be easier for both of us if you will order by form. Each pamphlet has a form, usually given on the first page. As soon as I hear from you I will send what you want.

You ask for estimated results. I have no copy of that pamphlet, but I enclose herewith a pamphlet showing results for 1902, which is the same as that for 1903. I am using the first-mentioned, having given the latest form away to one of my agents.

With kindest personal regards and wishing you success I am

Very truly yours,

[176

Gentlemen:—

We are informed by our miller who recently visited you that you contemplate building a 40-barrel mill, and write to inquire if you are ready to place a contract for the machinery, provided we can make you prices, terms, etc., to suit. On receipt of this please give us information on this subject, and if you have not put up the buildings, the salesmen that we will send to see you may be able to

render you some assistance in planning the buildings to the best advantage for the machinery used.

Under separate cover we mail you one of our late catalogs and testimonial letters in regard to the planesifter. We are putting this wonderful machine in all of the mills that we are building, and a large number of mills using reels have thrown them out and adopted this machine. We trust to hear from you at an early date, stating when you would like to meet our salesman, and we will have him see you at the appointed time.

Yours truly, [175

Dear Sir:—

I have your letter of May 16, relative to the Carson contract. I myself believe that Mr. Carson will make a very efficient man for us if he is able to devote his whole time to life insurance. You refer to the liberal contract I have given him, which reminds me of something I have intended to write you about for a long time. When I find a man, who, in my opinion, will make the right kind of an agent, I am apt to offer him a very liberal contract; one that will attract him and bind him to the agency, as in case he proves to be a good life insurance agent other companies will want him.

It has occurred to me that perhaps I am more liberal than I should be in cases where I am not positive how much business a man can write. I would like your opinion of my judgment in this respect. My aim is to secure good agents who will write business that will stay on the books, and also to increase the business in general in this district. Any information you can give me at any time which will keep me in the right way will be greatly appreciated by

Yours truly, [116

Dear Sir:—

Replying to yours of Oct. 1, you had a single premium policy, No. 5129, for $2000, and the premium loan was $531, at 6% semi-annual interest. You paid interest premiums of $15.93, to March 12, 1896, and surrendered the policy February, '97. The total accumulated premiums to the present time would be $223.02, not including the interest.

It would take an entire new medical examination to have this policy reinstated, and even though we make no charge of the interest, but accept the principal, $223.02, I give you frankly my judgment that it would not be the best business proposition for you to renew this policy. Yet the Company will do it, if you prefer. I should perfer myself to take the $223 and plank it down in cash to buy a paid up policy for such an amount as it would purchase.

I take pleasure in adding that the Royal Union has been very prosperous and had a nice growth the past year, and has obtained excellent results for policy-holders.

Yours very truly, [209

Dear Sir:—

I return herewith all papers in the above claim and must respectfully request that you make bill against the M. & N. E. for $5.26 for our proportion of this switching. The bill which you have rendered against this company shows it is for relief of freight demurrage and switching charges. We are not interested in the relief of the demurrage and freight charges, and it will be necessary for you to attach or include in your bill a statement of the cars for which this bill is rendered. I note among the papers that there is an item of switching for these three cars which amounts to $35.07. I would like to have some information as to the ne-

cessity of paying this expense for delivery. The maximum expense for delivery at any point on the line of this road is but $5.00, while on these three cars it appears to be in the neighborhood of $12.00 each. I am willing to join in taking care of a reasonable expense for terminal delivery but you should offer some explanation as to why we are called upon for this additional expense in view of the deduction which we made as an Eastern terminal in our billing. I cannot voucher your bill until it is in proper form.

Yours truly, [227

GENTLEMEN:—

Your esteemed order of the 9th inst. is at hand. I am sorry to advise that we shall have to disappoint you in your order for ten bags of Alfalfa as we have received only a few small consignments of same during the past four weeks and this has all been sold as soon as received. Eight bags of Alsike and twenty-six bags of timothy seed will go forward by Michigan Central freight today. I am sure that this timothy will find a ready sale in your city as it is of excellent quality and entirely free from mustard seed, which you complained of in our last consignment to you. We have billed this timothy at $1.60, which is an advance of ten cents over our last quotation. On the clover we have made you a straight price of $6.40 per bushel, and I trust both prices will be satisfactory.

We have on hand several hundred bushels of unusually fine No. 1 Red Wheat for seed purposes, a sample of which I am sending you today, which we offer at 90c, and we shall be pleased to receive your order for seed wheat when you are ready to buy. Inclosed please find shipping receipt for today's shipment.

Thanking you for the order, we remain

Very truly yours, [229

GENTLEMEN:—

Your letter of the 10th inst. just received. In reply we beg to advise that we know nothing in regard to the financial condition of The Portage Elevator Co. aside from the general report which is considered authentic, that this company has met with a number of heavy losses during the past few months and it would occasion no great surprise if they should fail. We have had no dealings with the Portage Co. for the past twelve months, but their accounts with us have always been paid promptly and we have not had the slightest reason to doubt their credit until the present reports were circulated. We will endeavor to get definite information in regard to the financial condition of the Portage Co., if such information will be of value; but I am not sure that this can be done.

I understand that the Portage Elevator Co. have been receiving large consignments of grain from western ports, and it is possible that the P. L. Hudson Grain Co., of Duluth, who I believe has shipped part of the grain mentioned might be able to give you the desired information.

You will of course consider this letter strictly confidential, as the foregoing is only hearsay.

Very truly yours. [210

GENTLEMEN:—

We are sending you today a sample copy of the American Advertiser, which goes to retail merchants in every state in the Union and is highly appreciated, as the enclosed testimonials show. We solicit business from you at 50c. per issue rate, with 10 per cent discount for cash with order.

We believe that an ad. of the nature of yours would pay big returns on the investment; anyhow it is worth the trying. It is little monetary risk on your

part. We are carrying quite a few advertisers on yearly contract and they write us that they are satisfied with the investment, and that is a pretty good admission for an advertiser.

We could fill our paper with cheap advertising, but we have not that class of readers. The kind of advertising we want is your kind or we will have none at all. By looking over the advertising pages of the issue we send you, you will see that we haven't a fake mail-order scheme in it, or any ads of cheap John printers. This is costing us a pretty penny, but it is due to legitimate advertisers, and we trust you will encourage us in our attempt to discourage this fake business, which casts a serious reflection upon worthy houses. Copy must be in May 30 at the latest.

Respectfully, [237

Dear Sir:—

At the suggestion of Mr. J. H. Martin, of Minneapolis, who called upon you recently, we are sending you by freight a sample casting of the Holland Riffle. These riffles are very efficient for use for placer workings or for mills, and we have disposed of large numbers for both purposes. The adaptability of the riffle to the purpose will be apparent to you when you receive the casting.

We note that you expect to be ready early in June to discuss the rolls, of which you spoke to the writer when in St. Paul in March last. We should be glad to hear from you on this subject, and to submit to you estimates on rolls suitable to your purpose.

Mr. Martin asked us to send you any printed matter we might have on the Cyanide process, and we send you by mail the only printed matter we have at present, which consists of a short description in our pamphlet No. 29 and the McArthur-Forrest pamphlet on their process. We have in preparation a pamphlet on the treatment of refractory ores, in which we contemplate treating the subject more exhaustively, but on account of having to wait for information regarding other processes, which we desire to incorporate in the same pamphlet, we cannot tell when it will be published.

Yours very truly, [227

Dear Sir:—

We are pleased to mail you, as per your request of April 28th, copy of our "Modern Bathrooms" booklet, containing designs of bathroom interiors, representing the most modern methods in sanitation and furnishment; the arrangement of the various fixtures securing the utmost convenience and economy of space. Our goods are porcelain enameled iron, an ideal substance for the construction of such appliances. The hard, smooth finish of this ware prevents the adherence of dust and dirt and is impervious to stains, hence the fixtures are easily kept clean. In addition to this valuable sanitary feature the handsome design and appearance of the goods make the bathroom beautiful as well as practical.

We enclose a list of dealers in plumbing supplies in your territory, at whose showrooms our fixtures may be seen and further information obtained. As it is the policy of our company to distribute our product through the regular dealers in the same, we cannot quote you direct, but any plumber can secure our goods for you and name your net prices.

We thank you for the inquiry and would also be pleased to have the names of any of your friends who are building or might be interested, and if we can serve you further will be glad to hear from you.

Yours very truly, [217

Dear Sir:—

We beg to acknowledge receipt of your favor of recent date and, complying with your request, we mail you under separate cover a descriptive catalog of our system for the manufacture of bricks out of sand and lime, together with some testimonials and test certificates which speak for themselves.

We are erecting at the present time in this country no less then 20 factories and we are perfectly safe in stating that we shall have more than 25 in operation before the end of the season. This fact alone might prove to you that our bricks are first class and big money makers, otherwise such a rapid development of our business would be impossible.

If you will state where you intend to erect your factory, what capacity the same is to have, what your local prices for labor, lime and fuel are, and also ship us a small sample of your sand, about one pound well packed in a bag or jar, we will be in a better position to answer further questions and to quote you close figures on the erection of your factory for the manufacture of bricks under our system.

There are absolutely no losses in the manufacture of our bricks, they are hardened in ten hours and every one is of perfect shape and sold as hard pressed face brick. This is a great advantage that you must take into consideration.

Awaiting your further favors, we remain

Yours very truly, [196

Dear Sir:—

In answer to yours of May 19th, we are glad to know that you have been successful in getting the lamp properly packed with the steel wool that we sent you. We enclose herewith some more of this for the other lamp. All of these Harp Frame lamps that we are now sending out will be packed in this manner. Under separate cover we are sending you a roll of about twenty-five street-light circulars, giving cuts and descriptions of both the iron posts and village lights.

We are now having printed for you 5,000 circulars bearing your name and address, also the testimonials that you sent to us some time ago. These circulars should be delivered to us by the printer this afternoon, and will go forward immediately.

We find that your orders Nos. 86 and 87 haye not yet gone forward, owing to a number of shortages. These repeated delays on your orders seem unreasonable, but you cannot realize the immense amount of work that it is to move a shop the size of ours, and how much it has thrown our shop work behind. During the four weeks that we were so much unsettled our stock of many parts ran out, and we have been unable to replenish them. We are rapidly getting into good shape, and within ten days or two weeks will be in a position to fill all orders even more promptly than we have in the past.

We are also glad to know that you are competing successfully with the U. S. lighting man, and have no doubt that you will soon be able to run him out of the field.

Further in reference to the circulars, a description of the Harp Frame lamp will be given in the eight-page circular, and when we send these to you we will also send circulars relative to the M. & M. lamp, and gravity lamp.

Yours very truly, [334

Dear Sir:—

In response to a letter received from you some time ago, we sent you a WARRANTY DEED to a lot 25x100 feet, at Riverhead, Long Island, suburbs of New York. We informed you that if you would return the deed with $2.50 to pay

recording fee, certificate of title, etc., we would have the deed recorded for you and return same without further cost to you.

We are surprised that you did not make any response to our very liberal offer. Thinking perhaps that it was not convenient for you to send the $2.50 before the 15 day limit expired, we have decided to write you again, in order to state that we are very anxious to secure a reliable representative in your locality to whom we can refer other prospective purchasers of our lots.

Having learned that you are a person of good standing and wishing to secure the use of your name to refer to as a purchaser of one of our lots, if you desire we will send you a WARRANTY DEED to the same lot or another one just as good, in case that one has been sold, with certificate of title, guaranteeing each lot in the sum of $100.00. We do not ask you to send us any money for the lot if you will send the $2.50 to pay recording fee, etc.

The Pennsylvania Railroad are going to spend $50,000,000 upon the East River Tunnel and in the improvement of the suburban service of their lines on Long Island, and as all European steamers are promised to receive and discharge passengers and freight in Peconic Bay, this will bring thousands of people daily to this part of Long Island and will make Riverhead a large city, and these lots which we are giving away in order to advertise our property will soon sell for large prices.

Please advise us at your earliest convenience if you will accept our offer, and if so send us a 2-cent stamp to pay postage on the deed and same will be mailed to you at once.

Yours truly, [368

Dear Sir:—

Recently on your request for information relative to "CENTIGRAPH" Adding Machine, we wrote you and enclosed a descriptive pamphlet. As we have not yet received a reply from you we are anxious to know whether our letter, etc., reached you in safety, hence we ask that you kindly advise us if you did not receive the same, and we will take pleasure in putting you in possession of the desired information.

There can be but one estimate of our "CENTIGRAPH," and the united testimony of hundreds of people gives it voice, i. e., that it is a time saver, and a brain-tire and eye-strain preventer.

We are aware there are other so-called "Adding Machines" obtainable at $1.00, $2.50, $3.00, $5.00, $25.00 and $35.00 each; and also aware that some of them claim to add, subtract, divide, multiply, and work out percentages and commissions: and, at least in one instance, claims to solve the higher mathematical and even astronomical problems!

We only claim to "add single columns," just the same way as a man using his brain does, but we do it correctly and more rapidly than the brain, and without the slightest eye-strain (a point no other machine can advance and substantiate). Any person of ordinary intelligence can work our machine with one hand more rapidly than the brain works, and feel positive that he has the correct result; without the slightest effort of the brain being necessary, after the five fingers have become accustomed to their individual duties.

We have no real competitors at a less price than the "large" machines, i. e., from $125.00 up to $525.00 each; and we know that our users are invariably satisfied.

Is it not worth $30.00 to you to get an easy-to-learn and easily-operated

machine to relieve you of that drudgery of all office work, adding up columns of figures?

We certainly hope to hear from you in the affirmative, and beg to remain,

Yours very truly, [251

My dear Sir:—

Yours of the 8th received and noted. The matter of shipping the corn in the ear or shelled, at your pleasure, is all right. If you can get it off this week it will be well; if not, you may load it next week.

As to my opinion of buying and holding corn, I would say emphatically, I do not think it wise. Had you asked me a year ago I would have advised you to do so. I was extremely anxious to crib corn and hold it at that time, which would have been on a basis of speculation. I had arrangements all made with a Chicago party with sufficient money to crib one-half million bushels, but he was disappointed in getting his money, which was loaned out to others, hence failed to complete arrangements with me. Later, another party offered me the money to crib any part of two million bushels, but corn was then ten per cent higher than the average price in Chicago, one year with another.

We are very liable to judge the entire corn crop by the locality in which we live, and I readily see that you would feel very bullish upon prospects of better prices. It is very probable that corn will sell in Chicago as low as 20 cents a bushel some time between now and when we can fairly estimate the outcome of the next crop. Our crop this year is estimated to be 600,000,000 bushels short of last year, but we must bear in mind that there is a great deal of old corn left on hand, which with the 1,600,000,000 bushels that we will raise this year, will give us equal to an average crop of corn. Aside from the seemingly unprofitable investment, as I look at it, I would say to you, leave all options alone. My observation, based upon some sad experience from four to seven years ago, leads me to say, unhesitatingly, never touch an option. It will bias your judgment so that you will be unfit to judge of the future of the market. I can call to mind so many financial wrecks from option dealing that I would play with a rattlesnake in the hope of receiving no injury rather than try to make money by dealing in Chicago options. I will guarantee that you will have more money one year from today by leaving Chicago, or any other market, with its options alone, than you will have by undertaking to make money on that kind of an investment.

I will simply repeat it as a friend, that the best advice I can give you, based upon past experience and observation, is to let it alone.

Yours truly, [477

Dear Sir:—

As per your request, I enclose a copy of "Cozy Home Booklet." This tiny booklet only contains plans of about a dozen homes. I hardly think you'll find in it just the home you are looking for, as it merely gives representative styles from my larger book. This larger book has plans and views of some 50 cozy homes. I'm certain it will contain something that will just suit your taste. I'll send you a copy on receipt of 50c.

The selection of designs and plans in "Cosy Homes" is varied, ranging in price from a few hundred dollars to $5,000, $10,000 and even $25,000. With each is given the dimensions, the estimated cost and a short description of the house. Also the price of plans. You will see that the price I charge you for these plans is not more than half what others charge.

It may be that none of these designs will exactly fit your needs so I have inserted a paragraph on "alterations," showing you how, at a very modest expenditure,

the plan nearest your ideas can be altered to suit. In case you desire a special plan, made entirely after your own ideas, a cosy home after your own taste, I will be pleased to furnish it to you for 1% on the proposed cost of your home. This will include preliminary sketches, the complete plans, specifications and details. Let me call your attention to the preliminary sketch offer on the last page of booklet.

I am a "Cosy Homes" specialist, giving my time and attention to planning and building homes that will be thoroughly attractive and homelike. I delight to make them perfect in all the small details that make home life a pleasure, I put in cosy corners, artistic china closets, pretty arches, nooks, etc. Making a study of each part of the house, both inside and out. My work is in every respect the best, the specifications are complete and the plans and elevations attractive and modern. I live in the "City of Homes," with every facility for keeping abreast of the times and doing the best work at moderate prices.

This is just the time to get your plans, and the best preliminary is to study the designs shown in my book "Cosy Homes," so be sure to send 50c for it; you'll gain a hundred fold the cost in valuable suggestions and artistic ideas for your new home. When you write for it mention size of house you wish and I will include some extra sheets of such homes. I solicit your correspondence on this subject if you intend building.

Yours very truly, [456

Dear Sir:—

In response to your inquiry, regarding our Envelope Sealing Machine, we enclose herewith literature and matter concerning same.

This Envelope Sealer is the only practical device of its kind ever manufactured and accepted by the Public, as selling strictly upon its merit and worth; we absolutely guarantee that any boy or girl, after using it for a reasonable length of time, can seal from 4000 to 6000 of the regular 6¾ size envelopes per hour; we further guarantee it against mechanical defects, and to further substantiate our claims we take pleasure in shipping our devices out on Free Trial, that the Public may judge for themselves, as to the usefulness and practicability of such a machine, and why they are paying and profitable investments.

Bear in mind that these machines not only save time, labor and money, but they insure accuracy and neatness, obviating the possibility of mail going out poorly sealed, or stuck together, or blurred and smeared; they perform the labor of several people, and facilitate; they require no attention, cannot get out of order, and are always ready for instant use, merely by attaching to the socket of your incandescent lamp circuit; they are operated by a small electric motor (of the fan motor type), which motors are furnished to operate upon any lamp circuit.

This sealer is small, neat and compact; 18x12x8 inches in size, portable and weighing 40 pounds; it is constructed upon the most simple lines, the interior of the device consisting of four rollers, an inner guide platform, a water tank, two small sprockets, a chain and two small gear wheels; all movements are rotary and noiseless in operation; absolutely without an intricate part, and guaranteed to be perfect, both from a mechanical and practical standpoint.

Registering and counting every letter sealed, as it passes through, gives you an audit on your Postage Account, and a check on the amount of mail matter sent out; this alone is an item worthy of careful consideration.

Our latest model Machine, including all attachments complete, which we quote you at $50, is superior to anything we have heretofore turned out, having

many improvements over the 1000 machines in daily use, which are endorsed in the highest terms as most valuable and almost indispensible.

We thank you for your inquiry and solicit your further interest.

Yours very truly, [424

Dear Sir:—

For the past few years, while in business in Akron, Ohio, I gave a special rate on engraved plates to Religious and Educational Institutions, and proved to the eminent satisfaction of those who took advantage of my offer, that the highest grade of work could be maintained at the very low prices quoted, as follows—

Halftones,	Square Finished,	per	square	inch,	block	measure,	12½	cents.
"	Outlined,	"	"	"	"	"	15	"
"	Vignetted,	"	"	"	"	"	15	"
Zinc etchings,	plain,	"	"	"	"	"	5	"
"	Script,	"	"	"	"	"	6	"
"	Shorthand,	"	"	"	"	"	6	"

To those who have used my plates, my address only is needed to insure their future patronage. To those who are paying greater rates for first-class work and to others who are paying any rates for inferior engraving, this offer fills an imperative need.

I am now associated with The Caxton Engraving Co. of this city, and all work entrusted to them will have my personal care from start to finish. The enclosed letter will give you our ideas of quality and promptness and you may depend that we will live up to that high standard. We are not here for a day, but we are here to serve your interests time after time, and we cannot afford to ship an order that is not exactly right.

The quality of the work that we produce, together with the special rate, makes the question of distance a very trifling matter. We have orders from California, Florida, Maine and Wisconsin, representing the geographical outskirts of this vast country, and you are certainly no farther away. We have filled orders from every State and Territory in the Union, so do not let your location stand in the way of your obtaining the very best engravings for our most moderate prices.

Remember that we will ship you only the very best work obtainable from the copies you may send. We would also be pleased to do your designing in the very highest style of the art, or will take your orders for catalogues (from cover to cover, complete, including compilation if desired) at the most reasonable rates.

Many engravers will tell you that they can do better work for more money: others will state that they can do as good work for less money. Both statements are false for it cannot be done. We are giving you more value for your dollars than any engraving house in this country!

If you desire to know anything about engravings, write to us and we will take pleasure in giving you any information in our power. One thing please do not do and that is to write for samples. We keep no samples, nor can we afford to make them at the prices we offer. Let your first order, however small, be the "sample" and you will find it of that class that it will serve you to remember us by for all future orders.

Very respectfully yours, [520

THE VILLAGE BELL.

High up in the tower of the old moss-covered church, which the winds and storms of many years have beaten against, hangs the village bell. How many times it has been rung in merriment and rejoicing, in sadness and mourning! And yet it is as faithful as if it had not stood sentinel over the little country town for

half a century. Fifty years. How long, and yet how short! In that time the little churchyard has been filled. The sleepers listened to the sound of the old bell in the days that are gone; and when they passed away it tolled sadly and solemnly, as they were carried lovingly, regretfully—through the old gate-way, and silently laid down to their calm, sweet rest.

What a long undisturbed rest it is! They hear not the tones of the old bell as it tells that still another is being brought out to sleep with them, under the green mounds that mark their resting place. It is sounding an invitation from those already there, saying with its hollow voice, "Come, rest with us." It is sending up to the Great White Throne a deep-toned, agonized prayer for those who stand weeping by the open grave, supplicating "God-help-us." It is the voice of the departed calling from the other shore, "Come home." Which is it? Who can tell?

We all know its solemn tolling sends a sorrowful thrill to our hearts. Are we laughing? The laugh goes out on our lips at the thought of the anguished father, or mother, or sister, or brother—the lonely-hearted, desolated husband or wife. God help them at this time. It may be that he sends such terrible dispensations to show us how infinite is his power. As we listen we cannot help thinking in our hearts, and the words form themselves slowly with each deep sound of the bell—"Will-it-be-my-time-next?" Sometimes its tones seem almost human, so readily do we assimilate them with our own emotions.

It is a calm, beautiful morning—lovely, sunshiny Sabbath morning—and our hearts are filled with solemn gratitude to the Great Giver. It is inviting us to come and worship. We fancy its loud, regular double strokes say, "Praise God! praise God!" Its tones seem to inspire us with the sacredness of its holy mission.

It is evening; and just as twilight is stealing over us the bell's mellow tones come floating down and thrill through our hearts, wandering in and out, till they grow faint and low, like the sweet, soft music of an Æolian harp. How merrily it is ringing a welcome to the happy young bride and bridegroom! They are just coming up the aisle, the admired of all the simple, honest villagers assembled to witness their joy. His frank face is bent down above her, and her eyes are raised trustfully to his. What a perfect shower of music the bell is making! What a glad joyous ringing!

The day fades away. It is night and then day again. Hark! what sound is that! What has so changed the tone of the old bell? Last night it was ringing in loud rejoicing; to-day it is tolling, slowly tolling, tolling, like a great, deep, half-supressed sob. What a dreary sadness steals o'er us as we listen to its muffled sound! Another friend has passed away. The form, lately so full of life and gaiety, is now cold and still in death; and now, in the beautiful springtime, the setting sun casts a golden, warm and mellow light on the heavy sod that covers her breast, and the villagers sorrowfully mourn a loved one.

Every inhabitant of the village will tell you what the old bell is to him. Every peal awakens a responsive heartbeat in our breasts for the events of half a century are sweetened by hallowed memories.—Anonymous. [662

PRESIDENT ROOSEVELT'S ADDRESS.

My fellow-citizens: No people on earth have more cause to be thankful than ours, and this is said reverently, in no spirit of boastfulness in our own strength, but with gratitude to the Giver of Good, who has blessed us with the conditions which have enabled us to achieve so large a measure of well-being and of happiness.

To us as a people it has been granted to lay the foundations of our national life in a new continent. We are the heirs of the ages, and yet we have had to pay

few of the penalties which in old countries are exacted by the dead hand of a bygone civilization.

We have not been obliged to fight for our existence against any alien race and yet our life has called for the vigor and effort without which the manlier and hardier virtues wither away. Under such conditions it would be our own fault if we failed, and the success which we have had in the past, the success which we confidently believe the future will bring, should cause in us no feeling of vainglory, but rather a deep and abiding realization of all which life has offered us, a full acknowledgement of the responsibility which is ours, and a fixed determination to show that under a free government a mighty people can thrive best, alike as regards the things of the body and the things of the soul.

Much has been given us and much will rightfully be expected from us. We have duties to others and duties to ourselves, and we can shirk neither. We have become a great nation, forced by the fact of its greatness into relations with the other nations of the earth, and we must behave as beseems a people with such responsibilities.

Toward all other nations, large and small, our attitude must be one of cordial and sincere friendship. We must show not only in our words but in our deeds that we are earnestly desirous of securing their good will by acting toward them in a spirit of just and generous recognition of all their rights. But justice and generosity in a nation, as in an individual, count most when shown not by the weak but by the strong.

While ever careful to refrain from wronging others, we must be no less insistent that we are not wronged ourselves. We wish peace, but we wish the peace of justice, the peace of righteousness. We wish it because we think it is right and not because we are afraid. No weak nation that acts manfully and justly should ever have cause to fear us, and no strong power should ever be able to single us out as a subject for insolent aggression.

Our relations with the other powers of the world are important, but still more important are our relations among ourselves. Such growth in wealth, in population, and in power as this nation has seen during the century and a quarter of its national life is inevitably accompanied by a like growth in the problems which are ever before every nation that rises to greatness.

Power invariably means both responsibility and danger. Our forefathers faced certain perils which we have outgrown. We now face other perils the very existence of which it was impossible that we should forsee. Modern life is both complex and intense, and the tremendous changes wrought by the extraordinary industrial development of the last half century are felt in every fiber of our social and political being.

Never before have men tried so vast and formidable an experiment as that of administering the affairs of a continent under the forms of a democratic republic. The conditions which have told for our marvelous material well-being, which have developed to a very digh degree our energy, self-reliance, and individual initiative, have also brought the care and anxiety inseparable from the accumulation of great wealth in industrial centers.

There is no good reason why we should fear the future, but there is every reason why we should face it seriously, neither hiding from ourselves the gravity of the problems before us nor fearing to approach these problems with the unbending, unflinching purpose to solve them aright. [718

OCT 28 1905

LIBRARY OF CONGRESS
0 027 275 475 5